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J. D. WADLEY,
Pleasant Grove,
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Pleasant Grove
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Feb 1st 1882

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WITH A COMPLETE GUIDE TO PARLIAMENTARY [illegible]

Rules of Order for Deliberative Assemblies, Organization and Conduct of Business, Etc., Etc.

ELEGANTLY ILLUSTRATED.

BY PROF. G. A. GASKELL,

Principal of Bryant & Stratton's College, Minneapolis, Minn., and [illegible] Author of Gaskell's Compendium of Forms.

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—TO—

THE YOUNG MEN AND YOUNG WOMEN

OF THE

UNITED STATES,

WHO WISH TO MASTER AT THEIR OWN HOMES THE MOST NECESSARY

FORMS AND LAWS OF BUSINESS AND SOCIETY,

THIS BOOK IS AFFECTIONATELY INSCRIBED BY

The Author.

PREFACE.

THE Author's "Compendium of Penmanship" has been so highly appreciated by the one hundred and fifty thousand who have purchased it, that the request has been often made for some work that would offer equally good directions for an application of the fruits of the compendium to all the ordinary experiences of society and business. A brief reflection will suggest the magnitude of the attempt to meet this demand. As the work progressed, a great many subjects presented themselves with claims to places, until the present volume was extended to the compass in which it now appears. A vast amount of research has been made by the author personally, and an able corps of assistants acting under his direction, who have brought to bear all the force of thoroughly trained and experienced minds, and have freely drawn from the thought of others, wherever the object was to be advanced by so doing.

The delay in publication has been caused by the determination to allow none of the various parts to go out in an unfinished or inaccurate form.

A Compendium of Penmanship is embraced in this volume, giving a history of Writing, a choice collection of Business, Ladies', and Ornamental Penmanship, correct positions, movements, shadings, slope, size, spacing, arrangement, complete analysis of each letter, directions respecting materials, etc., all accurately illustrated. By this system one is enabled to learn by home practice, without other help, to write a hand with ease and elegance, which will everywhere be regarded as of the highest order.

President Elliot, of Harvard College, has said that while other branches are important in a course of education, a knowledge and right use of English is the only one of them that is absolutely essential to culture among English-speaking people. Any one of the others, or more than one, may be eliminated, and still a person be refined; but correct English is always an essential of true culture among those who speak it. His words have been earnestly approved by educators and all others who favor a higher appreciation of the most practical of all subjects—our every-day language. The directions here offered on this subject are the result of a careful comparison of the views expressed by educators in their national and State meetings, and of the methods approved by them. The aim is to afford a guide to a right and graceful use of English, while not ignoring the value of a scientific knowledge of it. This feature will be apparent in the parts pertaining to Orthography, Punctuation, Capitalization, Composition, Figures of Rhetoric, Letter Writing, Correspondence of various kinds, etc. The extended analysis of Poetry and the choice selections are in harmony with and a part of this aim, as are, also, the Proverbs and Literary Selections. It is difficult to place too much stress upon this im-

portant branch, and it is confidently believed that it will be prized among all classes, and will inspire many, who have laid aside technical works, to a new interest in the subject, a right understanding of which is essential to refinement and a condition of the highest respect from the better classes.

Twenty-four engravings illustrate Position, Gesture and Expression of the Passions in Elocution and Oratory. In this department are embraced practical suggestions and rules on Style, Qualities of Voice, Articulation, Force, Gestures, in fact, all that pertains to Culture of the Voice and Delivery. The student of Elocution and Oratory will obtain here much that is interesting and profitable, while all who desire to give an easy and forcible expression to their thoughts or their selections will find this subject treated with sufficient fullness for all ordinary purposes.

The minute analysis of letters given under Letter Writing, will secure an appreciation of the importance of care in preparing letters in general; while the forms given, and their explanation, in conjunction with the treatise on Penmanship, furnish the means for neatness, exactness and dispatch in business correspondence, as well as propriety, gentility and dignity in social notes, letters and invitations.

Laws of Etiquette present rules for politeness of conduct in our varied relations, and the established usages in fashionable society. All who have suffered the discomfort of embarrassment arising from not knowing what it is best to do, and how to do it, will be specially interested with this feature. A study of these laws and an application of them, with a reasonable degree of common sense, will secure that self-possession and grace of manner which put one at ease in any society, and make his presence everywhere agreeable and entertaining.

In the Home and Family Life, the conditions of happiness, the sacredness of love, courtship and marriage, the true relations of husband and wife, parent and child, the dispositions and education, are treated with a delicate and discriminating appreciation of the elements which make HOME. It is fervently hoped that the efforts will not prove vain that have here been made to add new charms to the most sacred institution of society.

The Self-Teaching Course in Bookkeeping has already been widely demanded. To all classes, but especially to business men, will this be invaluable. It embraces, by an easy method, all forms of double and single entry as used in partnership, jobbing, importing, stocks, and, indeed, in all forms of business. A long experience in actual business life and in teaching has suggested and enforced the importance of such a self-teaching course.

The chapters on Success in Business and Commercial and Legal Forms will be of incalculable benefit in all departments of business life. Here will be found on the one hand, specific suggestions—the result of the author's experience—on habits of business, manners, expenditures, resources, etc.; on the other, approved forms of notes, checks, drafts, bills of exchange, orders, due bills, bills of purchase and interest tables; also, Business Law on agreements, agents, accounts, affidavits, partners, brokers' assignments, carriers, corporations of all kinds, leases, mortgages, powers of attorney, and very many other subjects.

The abstracts of the laws of the States on Collection of Debts, Attachments, Arrests in Civil Actions, Executions, Damages, Exemptions from Forced Sale, Contracts, Deeds, Liens, Rights of Married Women, etc., and the vocabulary of mercantile terms, with abbreviations and characters used in business, contain thousands of facts and, in many instances, will furnish such information as will save a great deal of time and often expense. It is sincerely believed that no other book

offered to the public contains so extended and exact a treatment of business relations and transactions as the present one.

In recognition of the prevailing influence exerted by the Agricultural classes in our country, the division of the work specially adapted to them has been accorded much space and many details. The points made can not fail to interest and benefit the Agriculturist. The Home, Cellar, Barn, Ice-House, Out-Buildings, Accounts with the different Departments of the Farm, Leases, Payments, Insurance, Landlord and Tenant, Rents, Repairs, Deeds, Mortgages, Liens, Laws of different States on Exemption of Home and Personal Property, the Game Laws of the States, Rules, Tables on Capacities of Bins, Cisterns, Cribs, Seed required to the Acre, and thousands of facts of profit are here presented.

The mechanic will find invaluable hints and helps in the chapters on Liens, Deeds, Mortgages, Bonds, Leases, Contracts, Board, Rent, Tables for Mechanics and Tables of Wages.

The digest of Parliamentary Law has been prepared more to show how business, questions, etc., *should be treated*, than to tell what business will arise, as many such digests seem to aim at. The object has been to give directions how to find a way out of perplexities, rather than to state that they will exist. The Table of Parliamentary Procedure, showing at one glance nearly three hundred decisions according to established usages, will be appreciated by all who have occasion to act as chairman or presiding officer.

The Forms of Petitions, Remonstrances, Resolutions, Calls of Meetings, and the directions on the Conduct of Public Meetings, can not fail to be of general interest and profit among a "sovereign people." The absence of method and precision in the proceedings of assemblies, as well as in their calls; in the reports of committees and the petitions to the governing powers, is sometimes a painful comment on the vaunted intelligence of our country.

It is impossible in a few words to give an adequate idea of the scope of the Tabular Work. In addition to those already noted under particular heads, the tables on the Census of 1880, are a complete tabulated Financial, Political, Military, and Naval History of the United States, a history of the several States and Territories, their State and Municipal Debts, Areas, Governments, Schools, Colleges, Churches, Railroads, etc., etc., so full of facts that they can be appreciated only by reference to them.

The Illustrations have been the subject of constant attention. They have been elegantly engraved by the best artists expressly for this book. No expense has been spared by the publishers in their preparation; if one has not been adapted to its place it has been rejected and another prepared.

The Typography, Binding and Material will meet the admiration of all critics of such work. The Headings, Initials, etc., have been prepared rather with reference to elegance and their adaptation to their places than to considerations of the outlay required for them.

All business men will find here valuable aids to success in their vocations; and for all social relations the points in this department will be full, entertaining and instructive, affording directions to health, refinement, and happiness.

The book embraces a great many more subjects than any similar work heretofore offered, and in all cases presents the latest researches in its various branches. A wide scope of information, arranged in the most concise manner consistent with ease and absolute clearness, and presented in the highest artistic dress, is here offered to the public with the conviction that the aim has been attained to prepare such a work that the judgment of the careful critic will be that none who desire the best will be without it.

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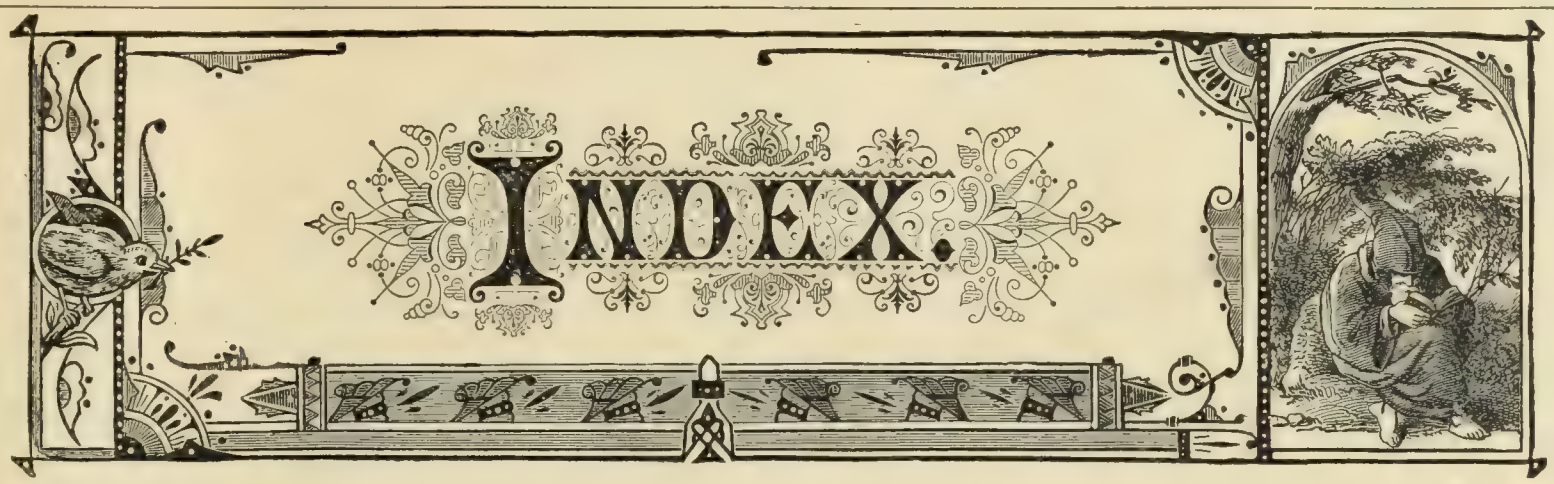

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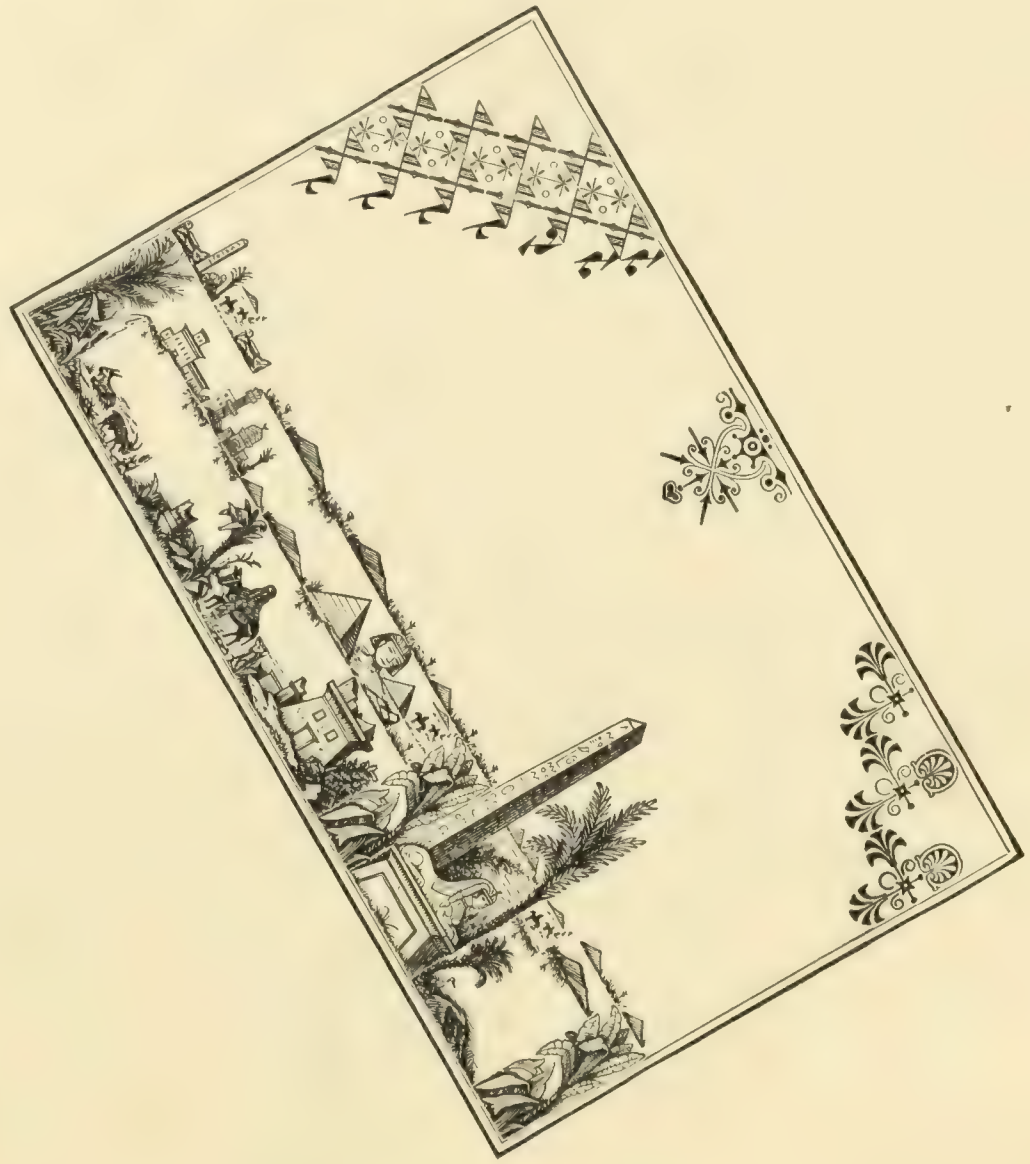

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WRITING is the art of expressing ideas by visible signs or characters inscribed on some material. It is either ideographic or phonetic. Ideographic writing may be either pictorial, representing objects by imitating their forms, or symbolic, by indicating their nature or proportions. Phonetic writing may be syllabic or alphabetic. In the former each character represents a syllable; in the latter, a single letter.

The various ancient systems of writing had probably at least three different sources, the Egyptian, the Assyrian, and the Chinese systems, all of which were originally hieroglyphic.

The Egyptians practiced four distinct styles of writing: *hieroglyphic*, *hieratic*, *demotic or enchorial*, and *Coptic*.

The invention of the old and full HIEROGLYPHIC writing is placed much earlier than 3,000 years before Christ. It was originally in common use, and after shorter methods of writing had been devised, it continued in use exceptionally down to Christian times for important state documents, inscriptions, and religious compositions.

The wants of a reading and writing nation (probably long before 2,000 years before Christ) led early to the employment of linear hieroglyphics in long documents, which subsequently developed into a cursive hand called THE HIERATIC. The great body of Egyptian literature has reached us through this character.

THE DEMOTIC indicates a rise of the vulgar tongue into literary use, which took place about the beginning of the 7th century B.C. Hieroglyphic and hieratic papyri and inscriptions were in it transcribed in the vulgar idiom till the 2nd century A.D.

COPTIC, a mixture of Egyptian and Greek signs, is the exclusive character of the Christian Egyptian literature, and marks the last development or final decay of the Egyptian language, which became almost extinct during the last century, and made way for Arabic.

Of the three original systems the Egyptian, as given above, is by far the most important: for from its hieratic symbols was probably derived the Phœnician alphabet, the parent of almost all the graphic systems of the world. The Phœnicians adopted only the phonetic symbols, and thus originated the first purely alphabetic system of writing.

In Britain there are no traces of writing in any shape before the Roman conquest, when Latin letters were introduced. Since then many changes have taken place. It was here, in the time of Alfred, that the running-hand first appeared. This was followed by the mixed Saxon and the elegant Saxon. The latter style was brought into notice in the

10th century, and lasted for nearly two hundred and fifty years. Some of the finest penmen and best authors on the subject have since been Englishmen.

The United States at the present time has the largest proportion of population who can read and write of any nation; and more attention is given to penmanship as a branch of popular education. We have developed a system of our own, the main credit for which belongs to our writing-teachers and commercial college men, who have made it a special study, and devoted much labor during their lives toward perfecting a superior national style.

Americans may well take pride, not only in their progress in other things, but in the fact that no other country in the world has so many fine penmen and good rapid writers as their own. The English, Dutch, Germans, Italians, and Spanish, have each contributed largely to chirographic skill by the publication of many very useful and highly artistic works on penmanship, which have served a good purpose in America, as elsewhere in giving others new ideas upon which to improve.

Of late years, particularly in our own country and in England, there has been an almost general demand for a simpler, more compact, and freer style than that hitherto taught; and our best commercial teachers are now seeking to modify the forms that have become Americanized and render them still more American; to impart such a style as will occupy less space, have more freedom in its execution, and answer more fully in other respects the purposes of business in this day of despatch.

The "good hand" of a few years ago will not meet the wants of to-day; and so important is an elegant, easy handwriting considered by business men in our larger cities, that the aspirant for a position in a counting-room or office cannot hope for success therein without it. "*Apply in your own handwriting*" is the line which strikes the poor writer most forcibly when answering advertisements for a "position."

While there are not at best chances for but few to secure such clerical employment as most desire, there are none whatever for those who cannot *write well.* During the next ten years we may expect to see still greater improvement in the handwriting of the masses. It is a desirable accomplishment for all, repaying many-fold for the time and study spent in securing it.

TO STUDENTS.

TO all desirous of acquiring a plain and neat handwriting, the material for instruction and practice herein given will, we are very sure, prove of the greatest value. No one who takes this book as his or her guide, following the directions and practicing the copies and exercises as directed, can fail to improve rapidly; while those having a taste for penmanship will soon acquire a really first-class style, be able to write easily with fair rapidity, and, if desired, to teach the system to others.

The learner must bear in mind that nothing of consequence in education is accomplished without study and labor. The accompanying hints and rules must be thoroughly read over, frequently referred to, and constantly applied to practice.

Materials and Implements.

Nothing can be truer of the penman than that, like every other workman, "he is known by his tools." His materials and implements must be suited to his work.

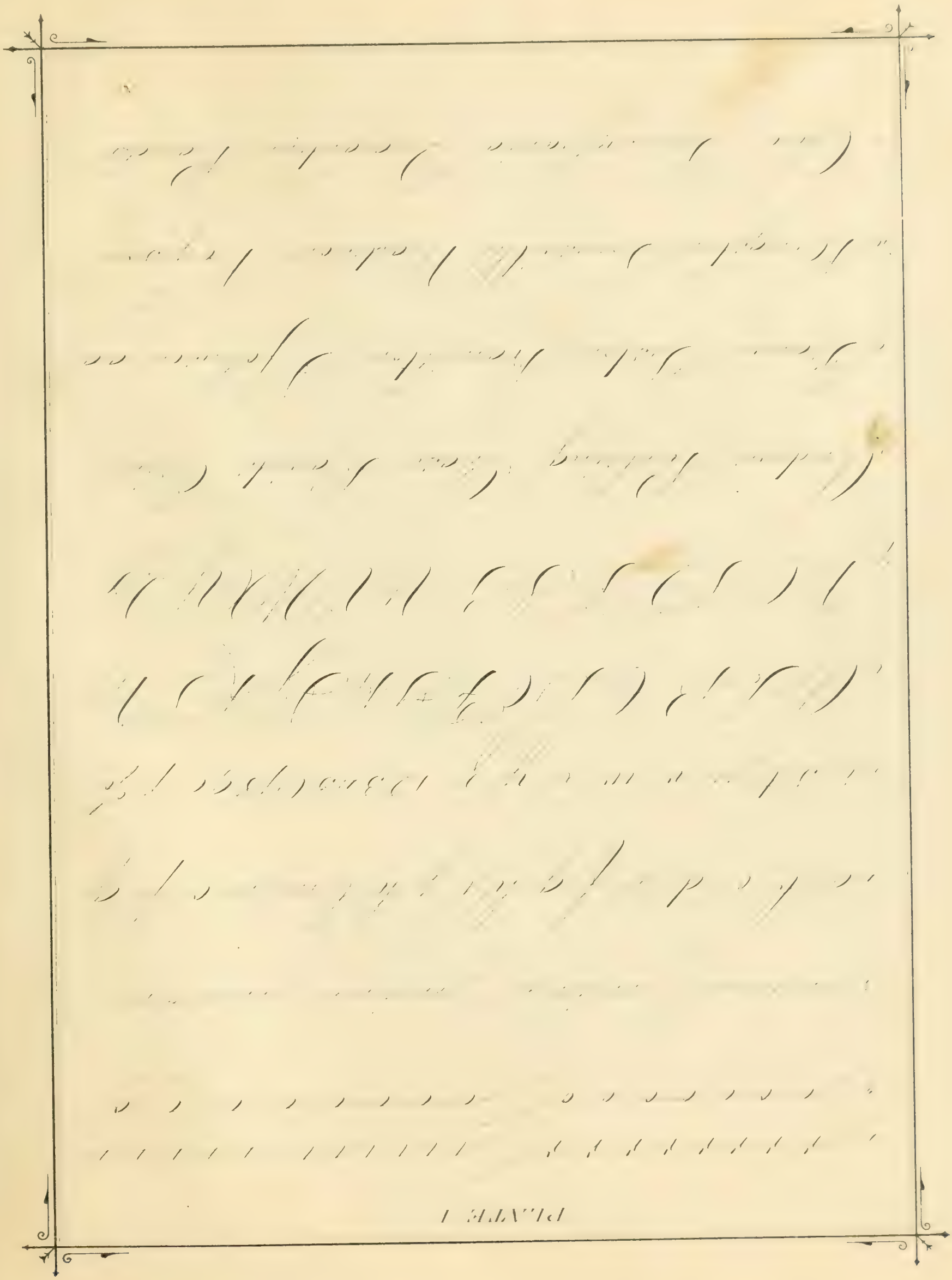


PLATE I

12 Samuel Trenton Ultra Varney

13 Warner Xenophon Yours Zones

14 Business Writing should be plain

15 Bought of Received Cash Dr.

16 Good Writing is easily acquired by proper

17 Urwood, 829 Fifth Avenue, Hatter & Furrier.

18 The following Notes are on hand: Simeon Yates for 1500; Orrin Stearns, 700; Abram Stiv-
ards, 13,100; R. O. Spencer's 8009 4; E. J. Fol-
som's 619 84; Aaron Cowperthwaits, 849 61

19 Use Good Ink and Good Pens, Use it

Paper.

Ruled foolscap is the best paper for use in practicing, and for teachers to recommend to their scholars in writing-schools and business colleges. It should be firm, and sufficiently thick to prevent shades from showing through the page. In letter-writing, of course either note or letter size would be in better taste.

Pens.

Still more important than the paper is the little implement which is to make all these lines, guided by your hand and brain. It must have a fine, true, well-tempered point; it must be elastic, and, besides these qualities, it should be *durable*. A pen that wears out at one sitting is a poor one to buy, even if excellent in other respects. Few things are more annoying than to be compelled to stop writing on account of a poor pen and replace it with a better one. To the penman it is particularly vexatious.

No fine-pointed steel pen will bear more than a day or two of constant service. Change whenever the pen seems to be worn at the points.

Inks.

The chief qualities we expect in an ink are, that it be of good color that does not fade, and that it *flow freely* from the pen. The ink must flow readily or the writing will lack freedom and correctness.

Fluid inks, like Maynard & Noyes', Arnold's, Davids', and others, are favorites with bookkeepers and others who desire a lasting color. These do not rot the paper like violet and some other fancy inks, and will last as long as the sheet itself, remaining for an age as distinct and deep in color as when first written with. Maynard & Noyes', or Davids', *four* parts mixed with *one* part of Arnold's, make a much better ink than either alone. A small piece of gum arabic put into the bottle will give it more body and lustre.

But, whatever ink you get, see that it is not of that *uncertain* sort that gives one shade on one part and quite a different one on another. Writing done with such ink is likely to have more variety in color than is desirable or necessary.

Preparing India Inks.

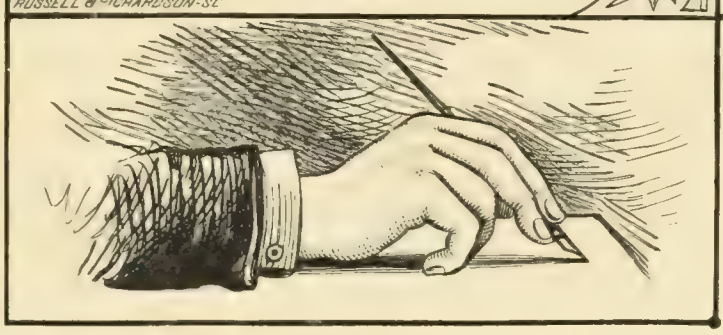
For lettering in German Text, Old English, Church Text; in engrossing resolutions, memorials, filling up diplomas, and for pen drawings of all kinds, India ink is used. It comes both in bottles as a fluid already prepared, and in sticks, with which the penman may make his own. The latter is by far the better ink. It is made ready for use from the stick as follows:

Procure a sloping tray of porcelain or slate. At the end of the slope there should be a well, to contain and give depth to the ink. Put into the tray rain-water sufficient to make the desired quantity of ink, and then grind the stick of ink into the water upon the sloping bottom, until it becomes of the desired degree of blackness, when it is ready for use. Thus carefully prepared it makes a very black and handsome line.

The fine shading in off-hand flourishing is frequently done with India ink.

Pen Wipers

Of paper or chamois skin should always be at hand, and the pen carefully wiped before and after writing. Either of these makes a good pen-wiper, because they leave no lint either on or between the pen points.



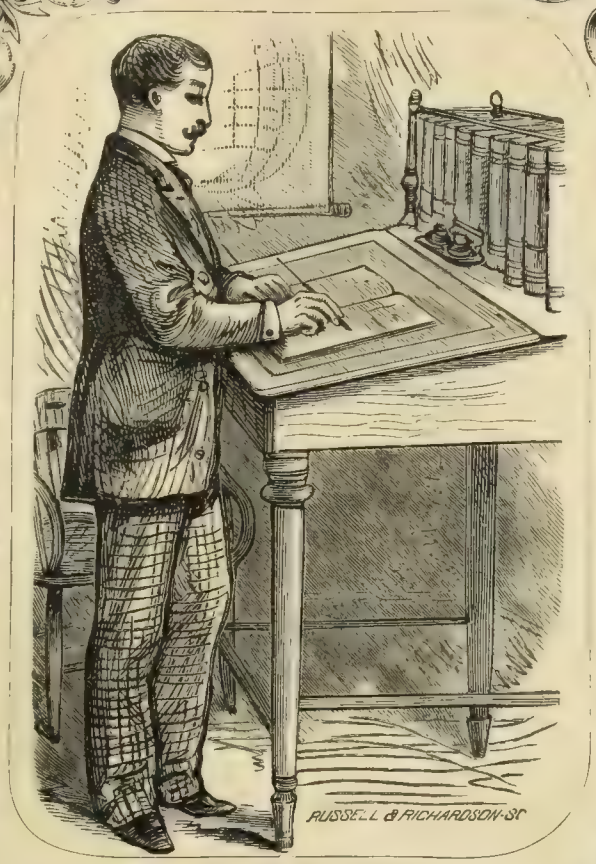
CORRECT POSITIONS

THE essentials of good writing are *Legibility*, *Rapidity*, and *Beauty*.

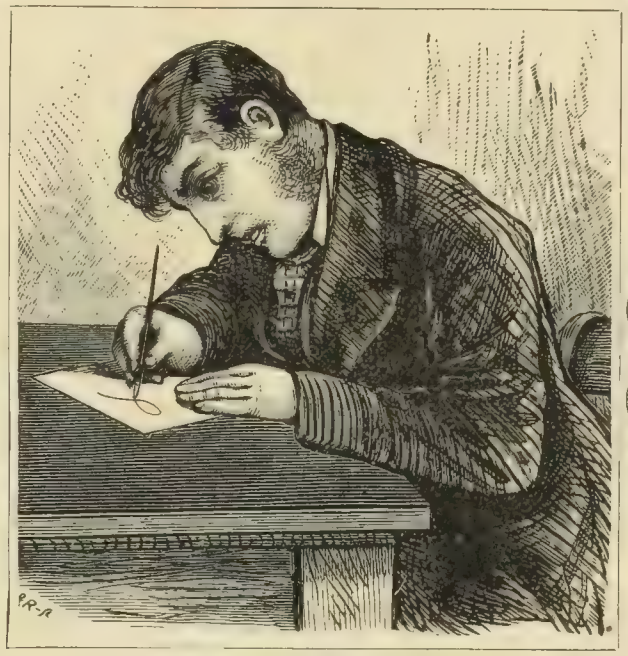
LEGIBILITY.

We place these essentials in the order of their importance. Without legibility we might as well have nothing at all. The principal cause of illegibility is writing rapidly, without proper attention to position, movement and form. An illegible writer should commence at the beginning; he should learn the proper position at the desk or table, of the hand and pen, and acquire as soon as possible the regular and graceful movement which comes from practice on such elementary exercises as are given on another page. We would advise all to begin at once to acquire the muscular or combined movement explained further on, and to confine themselves to that until an easy and legible style is acquired. For rapid and constant work this movement is comparatively tireless, and the style which comes of it has strength, uniformity, smoothness, and, in most cases, beauty

Of course LEGIBILITY will be a prominent element to such as practice systematically.



THE FRONT POSITION.



INCORRECT POSITION:
Turning the Hand Over on one Side, and Resting on the Hand, instead of the Nails of the Fingers.

PROFESSIONAL penmen and others desiring to master all styles of the art, will employ in addition to the muscular the movements necessary for the more artistic and "exact" forms, as used in card-writing, engrossing, ledger-headings, etc.

RAPIDITY.

Next to *Legibility* we would place *Rapidity*, since, in this day, whatever is done must be performed with despatch. The old-fashioned round-hand was as legible as print, and beautiful, but it could not be written either rapidly or easily. Therefore it soon went into disuse except among professional engrossers, by whom it is still employed to some extent.

To secure rapidity two things are necessary, a correct, natural *position*, and a free *movement*.

POSITION.

How to Sit.—The body should be erect and self-supported. It is well, in most cases, in ordinary practice, to sit with the right side to the table, as shown in the cut on the following page. Some, however, prefer the left position. There is really but little preference. For book-keepers at the desk the "front" position is the best.

Pen-Holding.—As shown very exactly in the cut on page 17, the pen should be held between the thumb and the second finger, the first finger being on the holder just above the pen. The

arm should rest lightly upon the edge of the desk or table, about two inches below the elbow, on the fleshy part of the forearm. The wrist should not touch desk or paper; but the third and fourth fingers folded under the hand constitute a perfect movable rest, which secures great steadiness of the hand, and therefore accuracy in the letters.

MOVEMENT.

There are three movements used by penmen in writing, the *Muscular*, the *Finger*, and the *Whole-Arm*.

The Muscular or Combined Movement.—We give this the first place because it is the best. Sit at the table, take the pen as above stated,—resting the arm near the elbow and the hand on the third and fourth fingers, which are folded underneath. Move the arm, hand and fingers *all together, as one*, the motion coming from the forearm near the elbow. This movement is unsurpassed for correspondence and all other kinds of rapid writing; it is being used very extensively by the best business writers both in America and England. It is combined more or less with the finger, the latter in loops and other long up-and-down strokes, to great advantage. But the finger movement comes of itself; the student should strive to keep it out rather than to use more of it.

A GOOD POSITION.

The Finger Movement.—The finger movement is a movement of the fingers separately, and is not favored by the best penmen except in copy-hand, card-marking, etc., where great precision is required.

The Whole-Arm Movement.—This is a movement unfixed by any rest of the arm. The arm is carried above the paper, the movement coming from the shoulder, the hand resting, as first stated, upon the last two fingers, as it should always. In making large flourished capitals this movement will be found the best.

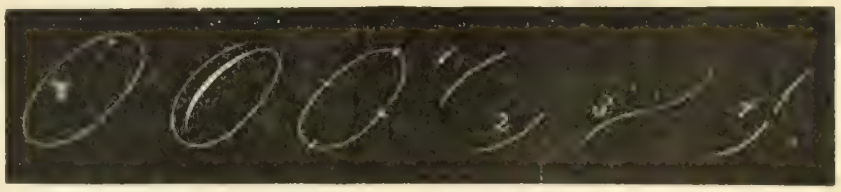
BEAUTY.

An old writing-teacher has well said: "It is not by sleight of hand, nor by some particular movement which requires great skill, nor by a swing of the arm or a twist of the wrist, that the ability to execute a good practical hand-writing is acquired. It is *no one great thing*, but many little things, that demand our attention, and constitute the difference between the very good and the very bad hand-writing—little things, such as the manner in which we dot an *i* or cross a *t*."

Under this head we may properly include the *Principles*, *Uniformity*, and *Light and Shade*.

THE PRINCIPLES.

The Oval.—The first four principles, the simple and compound curves, are obtained from the oval. This cut illustrates the division of the oval into the curves employed in writing.



THE OVAL AND ITS CURVES.

Teachers will do well to use this diagram when illustrating the principles on the blackboard.

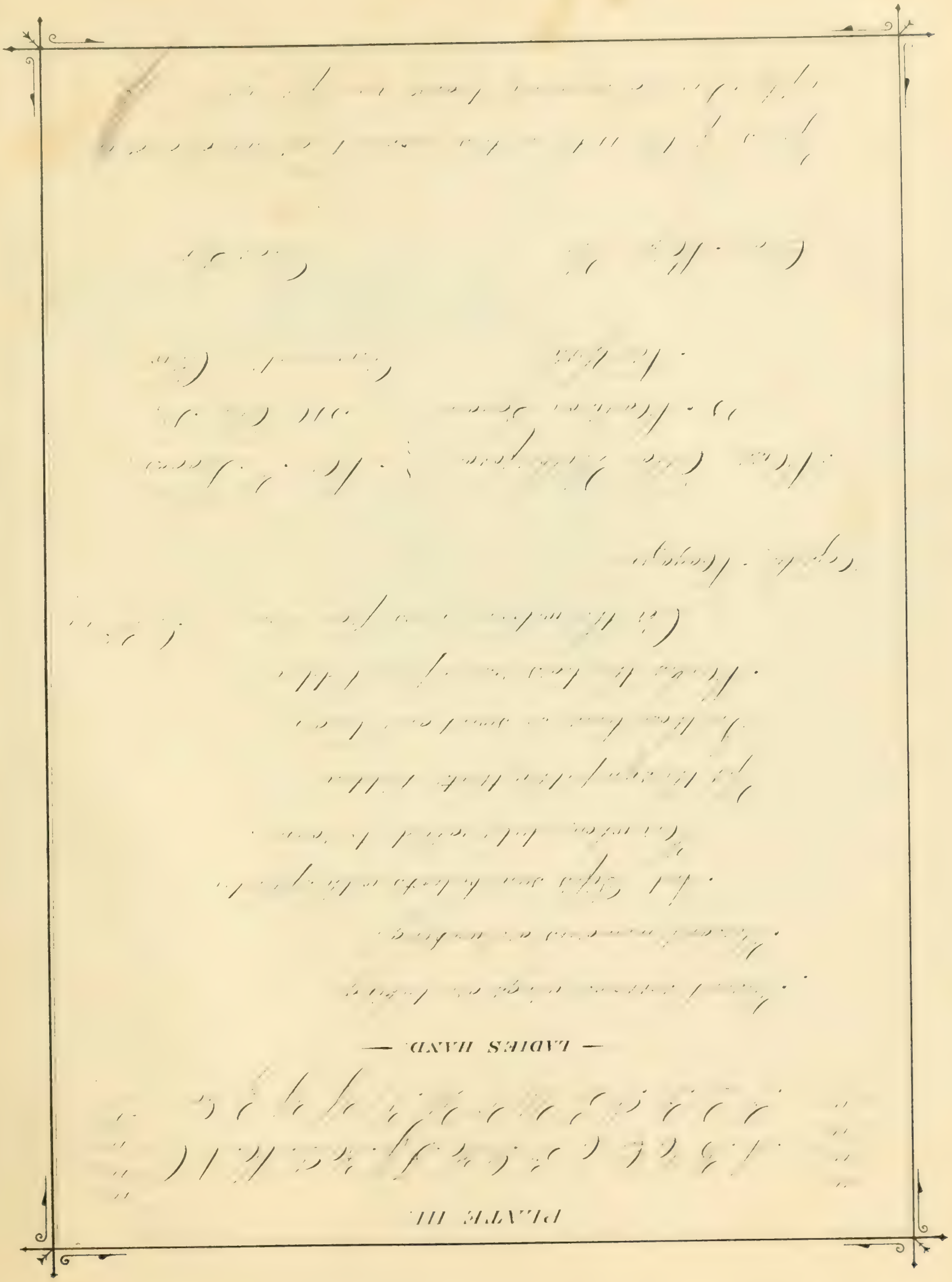
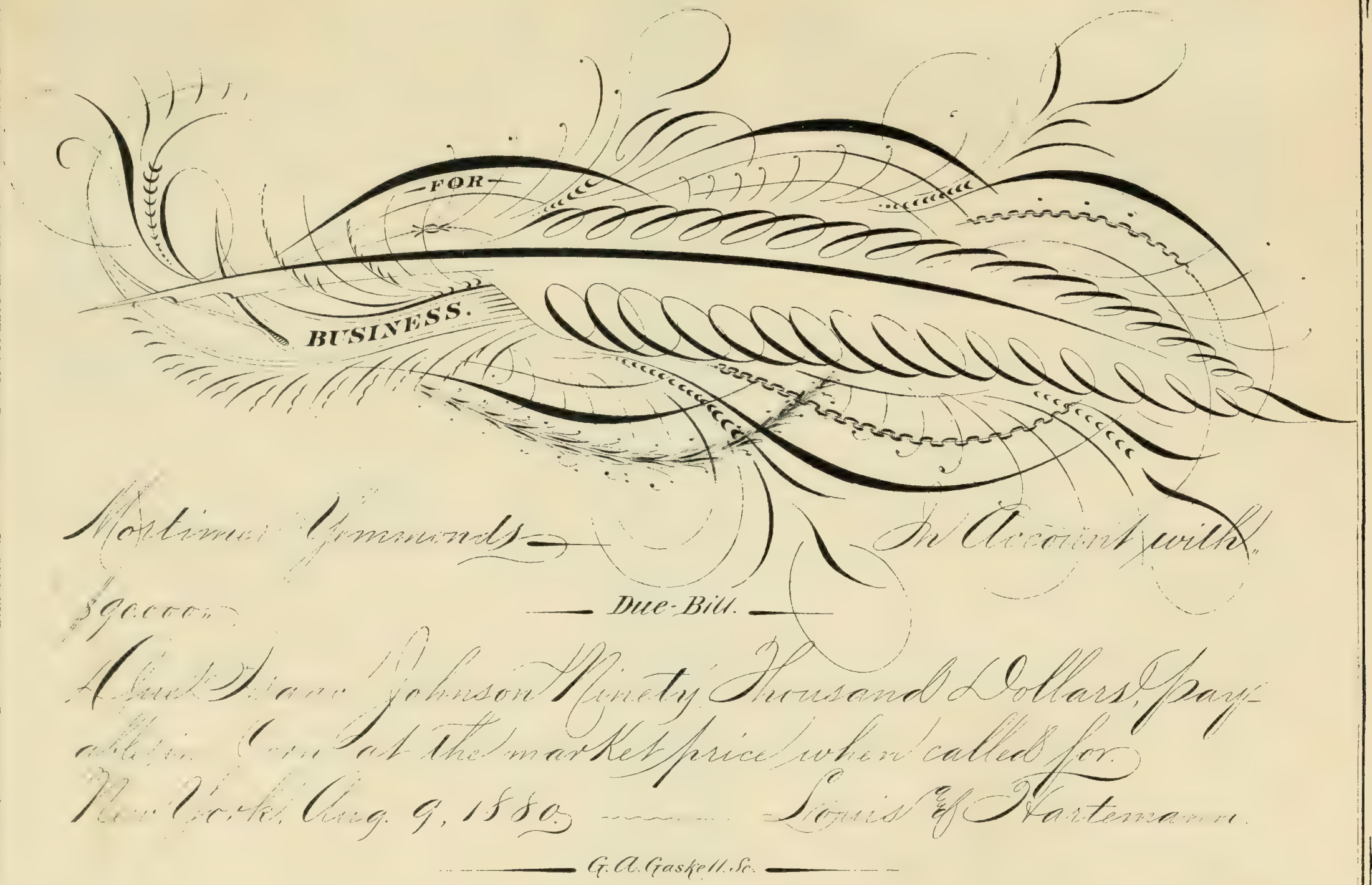
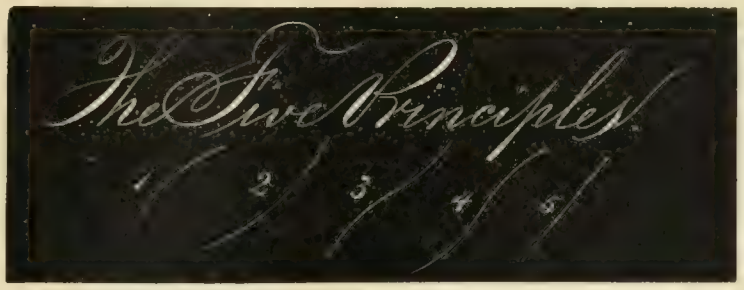


PLATE IV.


FOR
BUSINESS.
Mortimer Gammonds In Account with
$90.000
Due-Bill.
Paid Diana Johnson Ninety Thousand Dollars, payable in Corn at the market price when called for.
New York, Aug. 9, 1880. Louis Hartemann.
G. A. Gaskell. Sc.



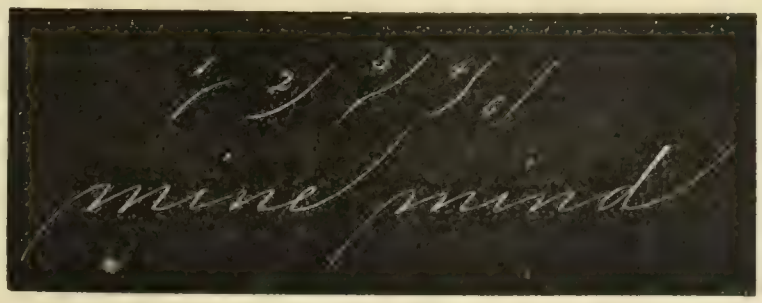
The First Principle is the *convex curve* of the oval, so called because it presents the convex or rounding surface to the eye. It is usually made upward.

The Second Principle is the *concave curve*, the reverse of the convex, presenting to the eye the concave or hollowing surface. Usually made upward.

The Third Principle is a *compound curve*, a union of the convex, which starts at the base and goes upward, with the concave curve.

The Fourth Principle starts with the concave and finishes with the convex curve. When made downward, as it frequently is, it commences, of course, with the convex.

The Fifth Principle is the oblique (slanting) *straight line*. We place it last among the principles because it is the most difficult. There is no line so hard to make with accuracy as a perfect straight line. This principle forms the down-strokes of nearly all the small letters, governing the slope almost entirely.

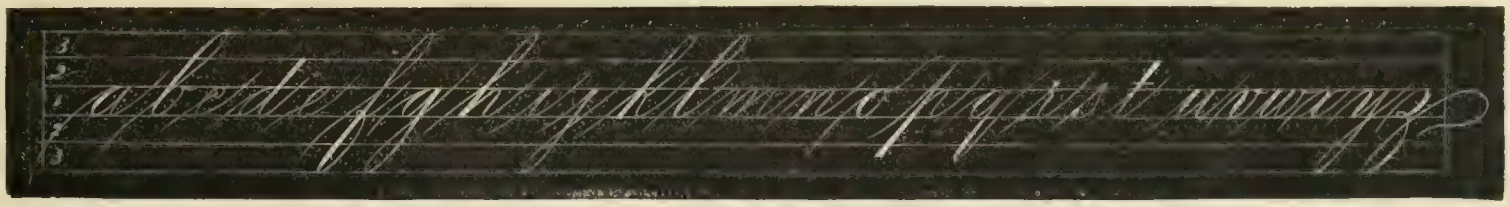


It will be noticed in the above that the down-strokes, although very short and light, are *perfectly straight* in all letters except two, the *d* and *e*. These down-strokes or oblique straight lines are usually made to slope at an angle of about fifty degrees. The upward lines, or up-strokes, as penmen call them, are all curves. Hence we may give this as a general rule: *Up-strokes should be curves; down-strokes, straight lines.* To the first there are no exceptions; but to the latter we must except all letters like the *a*, *d*, *g*, *q*, etc., in which the small *o* is used, and the *e* and *s*.

The analysis of the word *mind* into its principles would be, as written above:—

m *i* *n* *d*
151515—25—4515—41252.

We include the connecting lines as well as the letters themselves. Standing alone the letters would differ somewhat in their analysis.



THE RELATIVE LENGTH OF THE SMALL LETTERS IN BUSINESS HAND.

UNIFORMITY.

This includes *Capitals*, *Small Letters*, *Slope*, and *Spacing*.

Capitals.—Capital letters should generally occupy three spaces; that is, they should be three times the length up and down of the small letters like *m*, *n*, *a*, etc. All the letters of a kind should correspond in size. For instance, all the *I*'s and all the *J*'s should be of the same width and length, but it is not required that the different letters should all correspond; the *I* is usually made wider than the *J*, and although it occupies the same space above the line, it does not extend below it like the *J*. All the letters of a kind—all the *M*'s

and all the *S*'s—should be as nearly of a size, and, as a rule, as nearly alike as possible.

The Small Letters.—Penmen divide the small letters into three classes: the *Minimum*, the *Extended Loop*, and the *Extended Stem*.

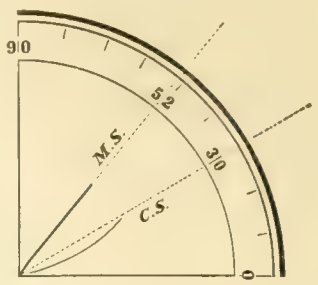
The Minimum.—The minimum letter is of the smallest class, and the others are measured by it. It fills the first space. This class includes *a*, *c*, *e*, *i*, *m*, *n*, *o*, *r*, *s*, *u*, *v*, *w*, and *x*. All of these letters should correspond in length, though they differ in width.

The Extended Loop letters are such as extend above or below the line, and are made with a loop. Such letters as the *b*, *f*, *g*, *h*, *k*, *l*, *y*, and *z*, are of this class. They should generally correspond with the length, above or below the line, of the capitals, and therefore occupy *three spaces*. In connection with whole arm capitals, and sometimes in ladies' hand, they occupy *four spaces*.

The Extended Stem.—There are only four letters belonging to this class. They are the *d*, *p*, *q*, and *t*. They should extend above or below the line of writing, as the case may be, *twice* the length of the minimum letters, with the exception of *p* and *q*; the former in business writing extends two spaces above and one below the line; the latter one space and a half below.

Slope.—One thing to be avoided by all who write is irregular slope; the letters should all be on the same slant. No matter how beautifully formed the letters may be, if the slope is not the same throughout the entire manuscript, it is not pleasing to the eye. We should much rather see badly formed letters sloping at a uniform angle, than the most elegant writing with an irregular slant. Penmen prefer a slope of about fifty degrees.

The penman in teaching the slope of letters uses a design like the following, which he draws upon the blackboard. Every complete circle has, of course, 360 degrees; half a circle, one-half that number; one-quarter of a circle, 90 degrees. In this portion of the circle containing 90 degrees, the penman and artist get the slant. Starting at the base with *zero*, or no slant, the slope increases as it approaches the perpendicular. As shown in the engraving, the regular slant of down-strokes and letters taken altogether (main slant), is 52 degrees, to be very exact; that of upstrokes (connecting slant) of small letters, 30.



Spacing.—The spaces between letters and between words should be as uniform in manuscript as in print. The rule is to leave just space enough between the words to write the small *m*; between letters just enough to avoid crowding.

LIGHT AND SHADE.

In order to be better understood we will divide this subject into three parts: *Capitals*, *Small Letters*, and *Figures*.

Of all the elements of beauty, Light and

MOVEMENT EXERCISES (WHOLE-ARM AND MUSCULAR) FOR PRACTICE IN FORM AND SHADING.

Shade are made most effective by the skillful penman.

Capitals.—Capital letters are usually shaded only upon one curve; but when *large* capitals

PLATE V

— Business Letter. —

Chicago Ill. 1850.

Messrs Pond & Dow.

Dear Sir.

Received yours of the 11th in reply to mine of the 7th in which you inform me that you have employed a young man, who has been accustomed to business & is a perfectly sober young man. I am satisfied with your selection.

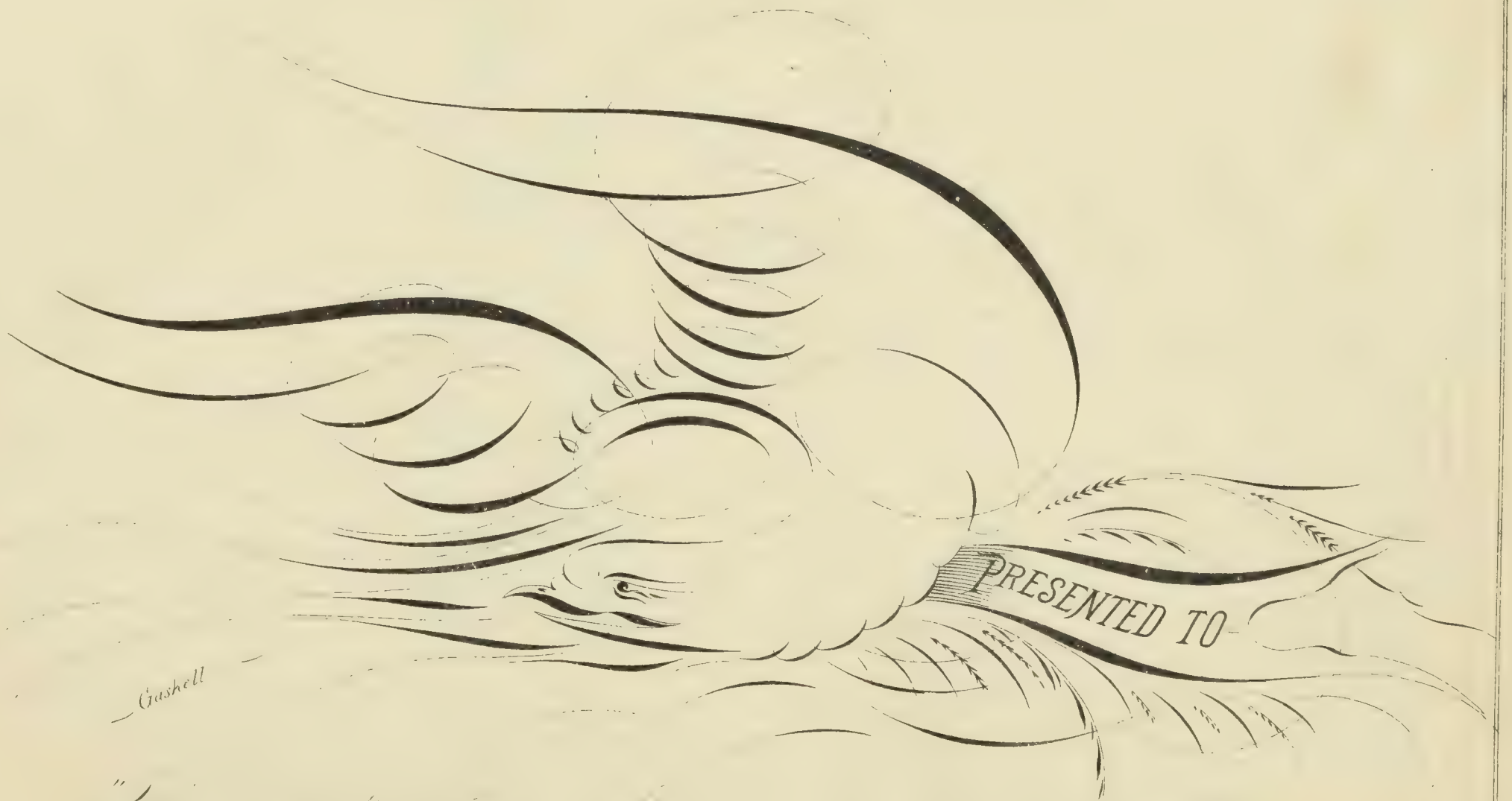
Respect of the Stock I suppose you suggest that the Goods be sent to Mr. Wm. Dow to be at present with him & that he receive the Bills & pay the drafts as they come forward & keep the cost & charges.

Yours

J. Clarke & Co

per G

PLATE VI



"In Scotland a lady is abroad! I trust you will come with her pipes, than I do to the Soldiers in full military array." — Lord Brougham, in 1830

are made in which bold curves are used, the two downward strokes in the ovals are sometimes shaded. Generally this shade occurs on the long or main stroke. In ladies' writing it is frequently placed on the smaller curves.

Small Letters.—The minimum letters are usually made without shade, though some of them in certain combinations are sometimes shaded. *T* and *d* are generally made with shade heaviest at the top, tapering gradually to the base. The shade of *p* is the reverse of *t*, commencing near the ruled line and extending below, widening to the end of the stroke. *Always keep the shade from loops;* no loop letter should be shaded *on* the loop below the ruled line, but above it, if at all. When two letters of a kind that are usually shaded come together in the same word, only one receives a shade. This is particularly the case in extended letters, like *ll*, *pp*, *tt*, etc., except in headings and elsewhere, where every downstroke throughout is shaded uniformly.

Figures.—Most book-keepers and business men prefer to shade each letter lightly and uniformly. Legibility in this case is of paramount importance.

ANALYSIS OF THE SMALL LETTERS IN GROUPS.

Beginning with the Simplest, the Minimum or Short.

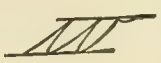
THE five elementary lines or principles given on a previous page, comprise the basis of all writing. The student should become so perfectly familiar with them as to be able to use them correctly in his practice, and to readily recognize them in letters and other combinations. By taking letters to pieces, putting them together again, and comparing them with the various forms as given herein, he will soon know how letters should be made, and will be ready for intelligent practice on combinations.

In the following description and analysis we give but one alphabet, what are termed the standard letters, leaving the others in the copies, of which we give a great variety, for the learner to analyze himself. He will find therein work for his head as well as his hands.

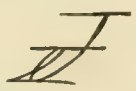
We place the letters in groups according to their similarity in form, commencing with the simplest, the contracted or minimum. These letters occupy one space in height, except *s* and *r*, which fill one and one-fourth spaces. The "ruled line" is the line upon which the letter rests or is supposed to rest.

Upward concave curve one space high, downward straight to ruled line, upward concave. *No shade. Analysis.*—Principles, 2, 5, 2.

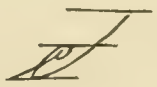
The same as *i* repeated. *No shade. Analysis.*—Principles, 2, 5, 2, 5, 2.



Upward concave, downward straight, upward concave, downward straight, upward concave, horizontal concave. *No shade. Analysis.*—Principles, 2, 5, 2, 5, 2, 2.

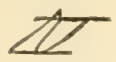


Upward concave, downward convex, upward concave. *No shade. Analysis.*—Principles, 2, 1, 2.

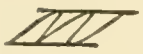


Upward concave, downward straight (short), upward concave, downward convex (short), upward

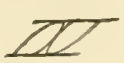
concave. *No shade. Analysis.*—Principles, 2, 5, 2, 5, 2.

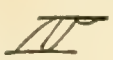

Upward concave, turn and downward straight, upward concave. *No shade. Analysis.*—Principles, 2, 1, 5, 2.

Upward concave, downward compound, upward concave. *No shade. Analysis.*—Principles, 2, 4, 2.


Upward convex, downward straight, upward convex, downward straight, upward concave. *No shade. Analysis.*—Principles, 1, 5, 1, 5, 2.

Upward convex, downward straight, upward convex, downward straight, upward concave. *No shade. Analysis.*—Principles, 1, 5, 1, 5, 1, 5, 2.


Upward convex, downward straight, downward convex, upward concave. *No shade. Analysis.*—Principles, 1, 5, 1, 2.


Upward convex, downward straight, upward concave, horizontal concave. *No shade. Analysis.*—Principles, 1, 5, 2, 2.

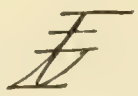
This is the analysis as given in the leading systems, though we may add that the straight line is so modified by turns, both at the top and bottom, as to give it the appearance of a compound stroke. It will be seen that considerable license is taken by writing-teachers in making these letters conform in every case to systematic rules.

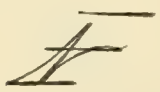
Upward convex, downward convex, upward concave, horizontal concave. *Analysis.*—Principles, 1, 1, 2, 2

Upward convex, downward convex, upward concave, downward straight, upward concave. *One shade. Analysis.*—Principles, 1, 1, 2, 5, 2.

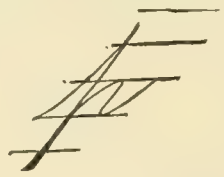
The Extended Stem Letters.

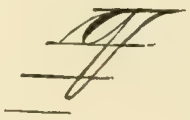
The extended stem letters are *t*, *d*, *q*, and *p*. The former occupy two spaces, *q*, two and a half, and *p* four.


Upward concave, downward straight, upward concave. *One shade;* heaviest at top, tapering gradually to ruled line. *Analysis.* — Principles, 2, 5, 2.

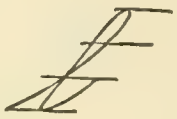

This is called the terminating *t*. Upward concave, downward straight, upward convex. *One shade. Analysis.*—Principles, 2, 5, 1.

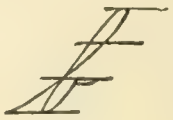
Upward convex, downward convex, upward concave, downward straight, upward concave. *One shade. Analysis.*—Principles, 1, 1, 2, 5, 2.

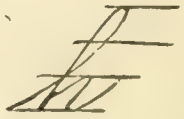

Upward concave, downward straight, upward convex, downward straight, upward concave. *One shade. Analysis.*—Principles, 2, 5, 1, 5, 2.

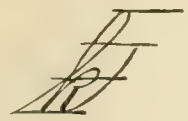

Upward convex, downward convex, upward concave, downward straight, upward compound *One shade. Analysis.* — Principles, 1, 1, 2, 5, 4.

Extended Loop Letters.

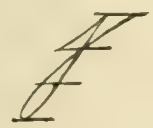

Upward concave, downward straight, upward concave. *No shade. Analysis.*—Principles, 2, 5, 2.


Upward concave, downward straight, upward concave, horizontal concave. *No shade. Analysis.* Principles, 2, 5, 2 2.

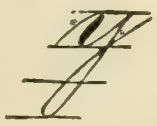

Upward concave, downward straight, upward convex, downward straight, upward concave. *No shade. Analysis.*—Principles, 2, 5, 1, 5, 2.



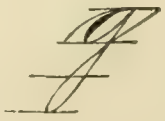
Upward concave, downward straight, upward convex, downward concave, downward straight, upward concave *One shade. Analysis.*—Principles, 2, 5, 1, 2, 5, 2.



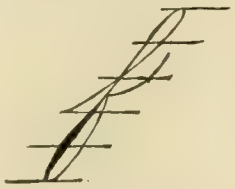
Upward concave, downward straight, upward convex. *No shade. Analysis.*—Principles, 2, 5, 1.



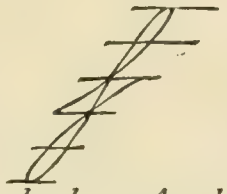
Upward convex, downward straight, upward concave, downward straight, upward convex. *One shade. Analysis.*—Principles, 1, 5, 2, 5, 1.



Upward convex, downward convex, upward concave, downward straight, upward convex. *One shade. Analysis.*—Principles, 1, 1, 2, 5, 1.



Upward concave, downward straight, upward concave, upward concave. *One shade. Analysis.*—Principles, 2, 5, 2, 2.



The long *s* is sometimes used when two *s*'s come together.

Upward concave, downward compound, upward convex. *No shade. Analysis.*—Principles, 2, 3, 1.

Upward convex, downward concave, downward concave, upward convex. This is the only loop letter, with the exception of the long *s*, in which the straight line is not used. *No shade. Analysis.*—Principles, 1, 2, 2, 1.

In the other alphabet and exercises in the copies there are many points of difference, both in form and shading. The foregoing is the most common alphabet, an excellent one for writing-teachers to use in conducting classes, and it would be well not to deviate from it when the instruction is limited to a few lessons.

This plan of analyzing letters must be pursued in every successful writing-school. The subject should be thoroughly studied up, and constantly brought before the class.

THE CAPITALS EXPLAINED AND ANALYZED.

ON another page will be found the ovals, stems, and other elements used in the capitals. These should be practiced both with the whole arm and the muscular movements, as there indicated. The exercises on the continuous oval, light and shaded, are the very best known for developing perfect control of the pen in these movements. Be sure to give all the movement exercises particular attention as long as you continue your practice.

We commend to those wishing to acquire a plain business hand, the capital alphabet as given in Plate I ; to ladies, Plate III. These alphabets are very plain and easily executed, The capitals comprising the following are common to all the standard systems.

The capital *A* begins with a capital stem made downward from the top, and shaded on lower curve near the base; the next line, connecting at the top, is brought down to the ruled line; the small closing curve is made last. This is the standard *A* in all the leading school systems, but the great objection to it is that it requires three separate movements of the hand ; first in making the stem, then the next down stroke, and, again, the small curve,—the pen being raised each time. The letters as given in the plates require generally fewer movements.

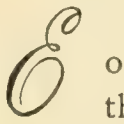
One shade. Analysis.—Principles, 4, 1, 1, 1, 2.

Capital stem and simple curves, made without raising the pen; a beautiful and easily executed letter. *One shade. Analysis.*—Principles, 4, 1, 2, 2, 1.

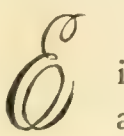
Begins at ruled line with a concave curve, and closes with the curves of the direct oval. *One shade. Analysis.*—Principles, 2, 1, 2, 1.

Like the other except in commencing and finishing lines. *One shade. Analysis.*—Principles, 1, 2, 1, 2, 1, 2.

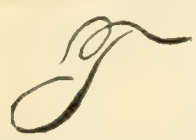
Capital stem and horizontal loop at base; finishes with the curves of the direct oval. *One shade. Analysis.*—Principles, 4, 3, 2, 1, 2, 1.



Begins at the top with the reversed oval slightly shaded on the first curve; this oval combines with the direct oval (same as in capital *O*), which forms the rest of the letter. *Two shades. Analysis.*—Principles, 1, 2, 1, 1, 2, 1.



Same as the other, except first curve is made light, and the terminating curve added. *One shade. Analysis.*—Principles, 1, 2, 1, 1, 2, 1, 2.



Capital stem, shaded wholly on concave part near base; begins again with horizontal curves at top; closes with the short stroke at the right of the stem. *One shade. Analysis.*—Principles, 4, 1, 1, 2, 3.

Made without raising the pen; begins at top and combines with stem. *One shade. Analysis.*—Principles, 1, 2, 3, 4, 1.

Begins at base-line with upward curve. With a turn at the top the commencing line unites with a downward convex curve which crosses the commencing line, forming a loop. Within one space of the ruled line, with a broad turn, this curve unites with an upward concave curve which rises to half the height of the letter. It there joins in an acute angle the lower portion of the capital stem. *One shade. Analysis.*—Principles, 2, 1, 2, 4, 1.

Same as the other, except commencing line. *One shade. Analysis.*—Principles, 1, 2, 1, 2, 4, 1.

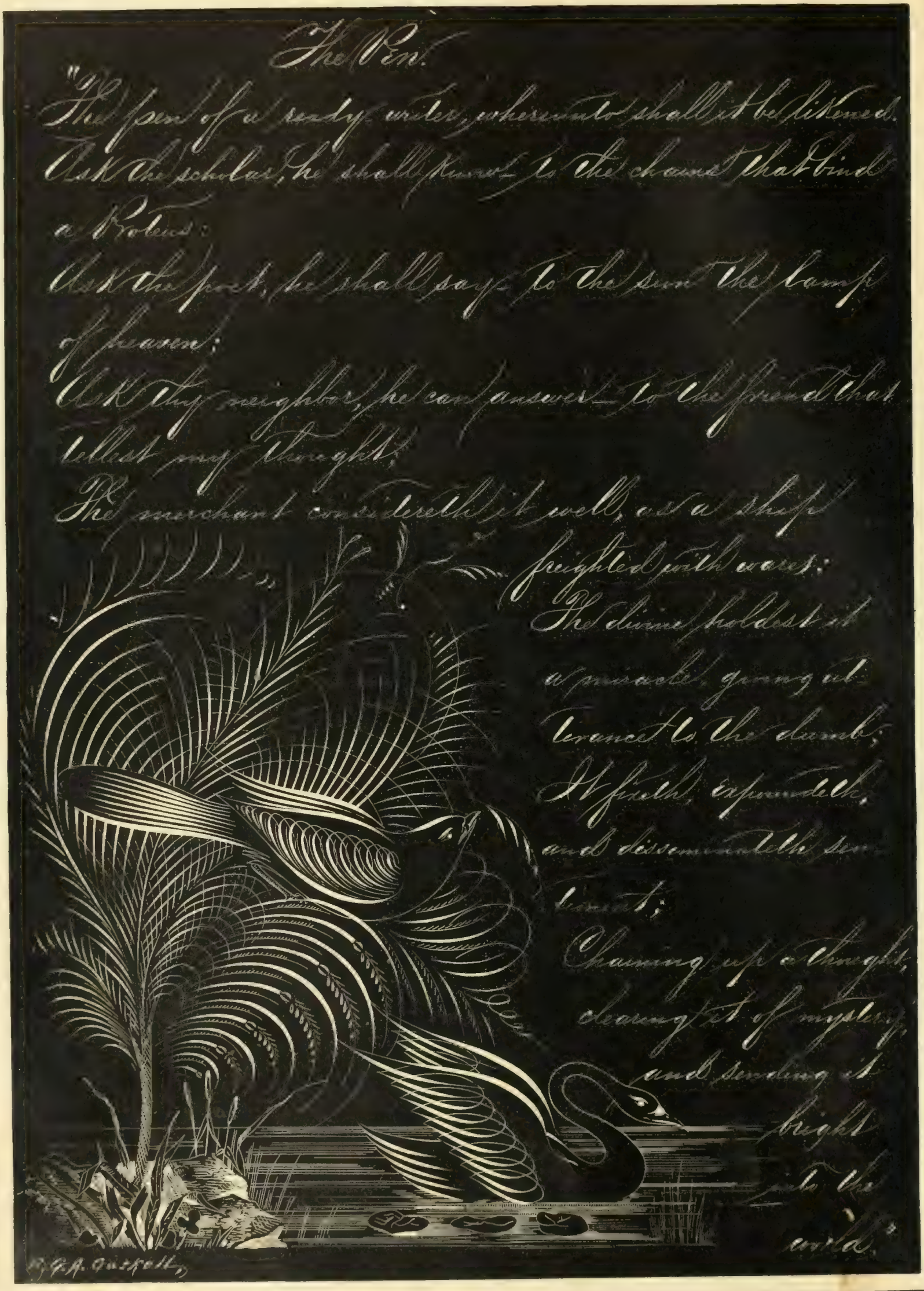
Upward concave unites at top angularly with capital stem. Begins again at the right in convex down-stroke, closing with smaller curve. *One shade. Analysis.*—Principles, 2, 4, 1, 1, 2, 1, 2.

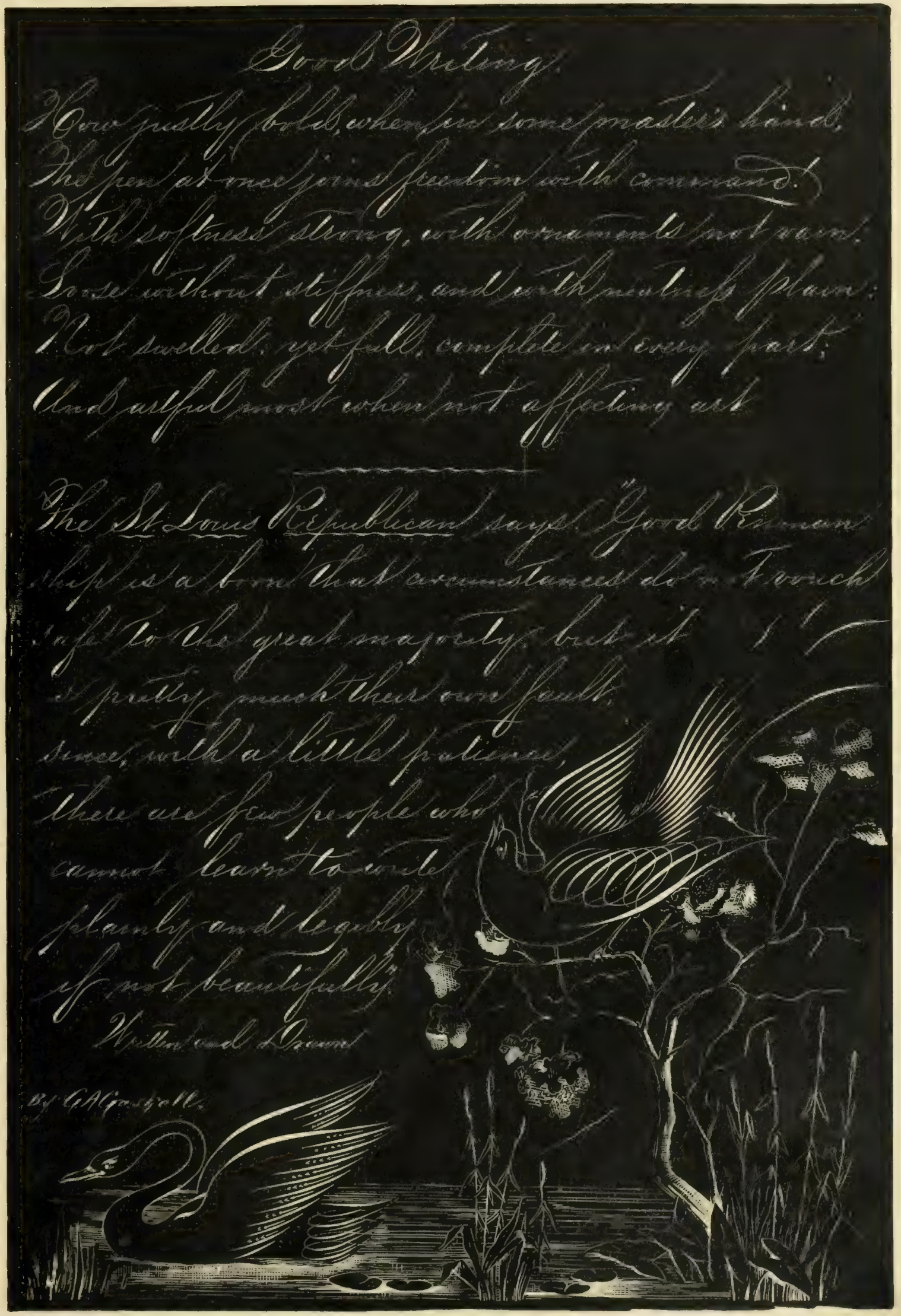
Same as the other with the exception of commencing curves. In this the simple curves only are used. *One shade. Analysis.*—Principles, 1, 2, 1, 2, 1, 1, 1, 2.

Begins one space above the ruled line with a convex curve which rises one space, and with a turn unites with a downward right curve which occupies one space. To this is joined, with a turn, an upward concave curve, forming a loop which has the form of an oval. The convex curve rises to the height of the letter, and joins angularly with the capital stem, which is shaded on lower curve near the base. *One shade. Analysis.*—Principles, 1, 1, 4, 1.

Same as *I*, except in terminating curves. *One shade. Analysis.*—Principles, 1, 1, 4, 1.

Commencing lines same as *H*. Begins again at the right with a light compound curve which joins the stem stroke at the middle; looping there it descends to ruled line and closes with an upward concave curve. *One shade. Analysis.*—Principles, 2, 4, 1, 4, 3, 2.


The Pen.
"The pen of a ready writer, whereunto shall it be likened.
Ask the scholar, he shall know to the chord that binds a Poem:
Ask the poet, he shall say to the sun the lamp of heaven;
Ask thy neighbor, he can answer to the friend that tellest my thought;
The merchant considereth it well, as a ship freighted with wares;
The divine holdest it a miracle, granted to the dumb;
It fetch, expoundeth, and disseminateth sentiment;
Chaining up a thought, clearing it of mystery, and sending it bright into the world."
R. G. A. Cuskelly


Good Writing.
How justly bold, when, in some master's hand,
The pen at once joins freedom with command.
With softness strong, with ornaments not vain:
Loose without stiffness, and with neatness plain:
Not swelled, yet full, complete in every part;
And artful most when not affecting art.
The St. Louis Republican says: "Good Penmanship is a boon that circumstances do not force upon the great majority, but it is pretty much their own fault, since, with a little patience, there are few people who cannot learn to write plainly and legibly if not beautifully."
Written and Drawn
By G.A. Gaskell.

Same as the other except in commencing line. *One shade. Analysis.*—Principles, 1, 2, 4, 1, 4, 3, 2.

Upward concave from base-line; downward compound shaded on lower half; closes with an upward compound curve. *One shade. Analysis.*—Principles, 2, 4, 3.

Same as the other except in commencing line. *One shade. Analysis.*—Principles, 1, 2, 4, 3.

First part same as *A;* curves form acute angles at top and bottom, curves being close together. Closes with direct oval (same as capital *O*), with shade on last stroke. *Two shades. Analysis.*—Principles, 4, 1, 1, 1, 1, 2, 1.

Same as the other with last curve omitted. *One shade. Analysis.*—Principles, 4, 1, 1, 1, 1, 2.

First two strokes of the *M. One shade. Analysis.*—Principles, 4, 1, 1, 3.

The *O* is given as an important exercise for practice at all times during the student's course. The curves which form it make up also all the other capitals. The strokes in the *O* are made without change of direction; hence they are what are termed simple curves, convex and concave. *One shade. Analysis.*—Principles, 1, 2, 1.

Capital stem shaded on lower half, combining with upward convex, which passes over the top and unites with a concave curve, *One shade. Analysis.*—Principles, 4, 1, 2.

Capital stem and looped oval. *One shade. Analysis.*—Principles, 4, 1, 1, 2, 1, 2.

Convex and concave curves looped (inverted looped oval), shaded on long stroke and closed at base like *L. One shade. Analysis.*—Principles, 1, 2, 1, 2, 3.

Commences like first *P;* closes like *K. One shade. Analysis.*—Principles, 4, 1, 2, 3, 2.

Commences like second *P* and closes like *K. One shade. Analysis.*—Principles, 4, 1, 1, 2, 1, 2, 3, 2.

Like *L*, except in last stroke. *One shade. Analysis.*—Principles, 2, 4, 1.

Same as second *F* without the short finishing mark. *One shade. Analysis.*—Principles, 1, 2, 3, 4, 1.

T same as first *F*, without the short finishing stroke. *One shade. Analysis.*—Principles, 4, 1, 1, 2, 3, 1.

U begins with an inverted looped oval; long stroke to ruled line, where it joins an upward concave curve. This unites again with a convex forming an acute angle; the closing strokes are simple hair-lines. *One shade. Analysis.*—Principles, 1, 2, 1, 3, 2, 1, 2.

Begins same as *U;* the final curve is a compound line. *One shade. Analysis.*—Principles, 1, 2, 1, 3, 4.

Begins similar to *V;* unites with long light curves angularly at bottom. *One shade. Analysis.*—Principles, 1, 2, 1, 2, 2, 1, 1.

First half same as *W*. The final curves are those of the direct oval. *One shade. Analysis.*—Principles, 1, 2, 1, 2, 1, 2, 1, 2.

Same as *U* except in terminating strokes. *One shade. Analysis.*—Principles, 1, 2, 1, 3, 2, 4, 1.

First part exactly like that of *W* and *X*. Unites in the form of a loop with curves forming another loop sloping at the same angle as the shaded down-stroke. *One shade. Analysis.*—Principles. 1, 2, 1, 2, 2, 1.

This character is made smaller than the letters. It begins with a modified capital stem which joins another compound curve going upward, looping and crossing the main-stroke in a simple hair-line. *One shade. Analysis.*—Principles, 4, 3, 1, 2.

OFF-HAND FLOURISHING.

NO other department of penmanship is more generally appreciated by all lovers of artistic work, than that of Off-hand Flourishing. It is, even at this day, so rare an accomplishment, as to be looked upon by the masses as an almost wonderful display of skill, as it undoubtedly is in its perfection; and if combined with a good, plain handwriting, not a flourished one, as it always should be, it may be made a source of great profit to the writing-teacher.

The most successful teachers of penmanship are those who are good in both plain writing and flourishing; not because it is necessary, or, indeed, even desirable, in most cases for pupils in schools to practice the latter unless they propose following penmanship as a profession, but for the reason that it gives the teacher a *reputation*. Off-hand penmanship is done so easily and rapidly, and is so very graceful and beautiful, that it is an easy thing for the penman to advertise himself into favorable notice by the exercise of this accomplishment; his bits of flourishing and writing become prized in the community, they are carefully preserved and shown to friends, and consequently he becomes quite widely known through this work alone.

Materials for Flourishing.

Good unruled cap or letter paper of fair thickness, or Bristol board, which is best for specimens designed for framing, should be used. The ink must be such as is black and lasting. Colored inks are only fit for boys who could be pleased with nothing else.

THE PEN should be fine-pointed, elastic, and durable, no different from that used for writing.

THE HOLDER should be about *one-fourth* shorter than those for other penmanship; chip off the end with a knife.

POSITION OF THE HAND IN FLOURISHING.

The reversed position of the hand gives the greatest command in executing rapidly broad and strong curves; therefore it is adopted altogether for that purpose. In flourishing, the arm is raised so as to swing from the shoulder,

the hand resting, as shown in the cut, only upon the nail of the little finger. The first and second fingers should be on the under, and the thumb on the upper part of the holder.

It will be noticed that the pen is in position only for horizontal strokes.

Keep the pen square on the paper, touching each nib equally, and make every stroke horizontally from left to right, shifting the paper to suit the direction of the curves you propose making.

A good off-hand penman keeps the working sheet separate from the others, and moves it about, but does *not* change the position of the pen or the direction of the curves. *He begins always at the left, and goes to the right.*

Learners

should be satisfied with a small beginning. None can hope to execute the first day, or the first week, a very beautiful piece; but we believe that all can learn, if they exercise patience and practice faithfully, so the exercises given in the plates herewith may all be mastered. They are all simple, — not half so difficult as they may seem.

TEACHING PENMANSHIP.

NOTWITHSTANDING the extensive use of copy-books in schools, there is still a wide field (and one that will bear much cultivation), for good teachers of writing in both city and country. There is scarcely a village or school district where a good class could not be readily organized by a competent teacher.

Since the days of Spencer, Bugbee and Williams, there have been many itinerant penmen—some of them really excellent teachers, and others mere adventurers, taking up the business as a make-shift, with no knowledge of the theory of penmanship, the principles, movements and correct positions,—their only recommendation being a little better hand-writing than those they sought to instruct. To teach writing properly, one must have given the subject close attention.

The deserving have been eminently successful, and have done a noble and a lasting work in imparting a correct and handsome style.

SPENCER.

Spencer, the originator of the Spencerian system, was, without doubt, the most successful itinerant of his time. Wherever he went he was sure of a large and enthusiastic school. His manner of advertising was peculiar, all his "bills" and "posters" being done by himself in his own hand, and placed in conspicuous positions in stores and other places

of resort on winter evenings. Spencer was an earnest, faithful teacher, a true friend, and a chirographic *genius*. Thoroughly in love with the art he taught, he never failed to impress upon his pupils its importance and its beauties; and long before the publication of anything "Spencerian," he had become famous. His arrival in a village was heralded as the event of the year.

In northeastern Ohio, where most of his teaching was done, we see evidences to-day of his success, in the good penmanship of many of the people. Nowhere else in this country—certainly among no farming population as this was then, and is principally yet — will be found so many excellent writers as in the counties where Spencer taught. Many of his best pupils of those days—among the living—are now engaged in teaching writing in business colleges; but a new generation is coming forward to occupy the positions now offering therein, and as successful instructors in other fields.

P. R. SPENCER.

It is a somewhat remarkable fact that of his large family of boys and girls, all became in youth, and grew up to manhood and womanhood, superior writers. This also shows the advantages of proper teaching—that penmen, unlike poets, are not born such, but made. Spencer died in 1864.

BUGBEE.

Bugbee, the most celebrated New England penman, was fully as famous in his section as Spencer was in Ohio. Bugbee taught throughout New Hampshire, and some in Vermont. His most successful classes—those that gave him most reputation—were at Hanover, N.H., the seat of Dartmouth College, as all know, one of the oldest and best of our colleges, ranking with Yale and Harvard. Here among the students he was a great favorite, and although he left no published works, we can judge something of his skill by the opinions of those who were under his tuition. Among these are some of the former governors of New Hampshire and other States, members of State and the National legislatures, lawyers, editors and clergymen, who have become widely known.

One of the Dartmouth boys in Bugbee's time, the editor of the leading papers of New Hampshire, the *Daily Mirror and American*, and *Mirror and Farmer*, published at Manchester, in an editorial review of a work by the writer of this, speaks of Bugbee as follows:

"Thirty-five years ago Bugbee, of Nashua, N. H., was the most elegant penman in this country; and, though he lacked system some what, letters, birds, beasts, and creeping things flowed from his pen as easily as water runs down hill."

It is a matter of regret that a penman so highly skilled as the former seems to have been, should have left behind him no scraps of his handiwork available to us.

WHOLE ARM CAPITALS!

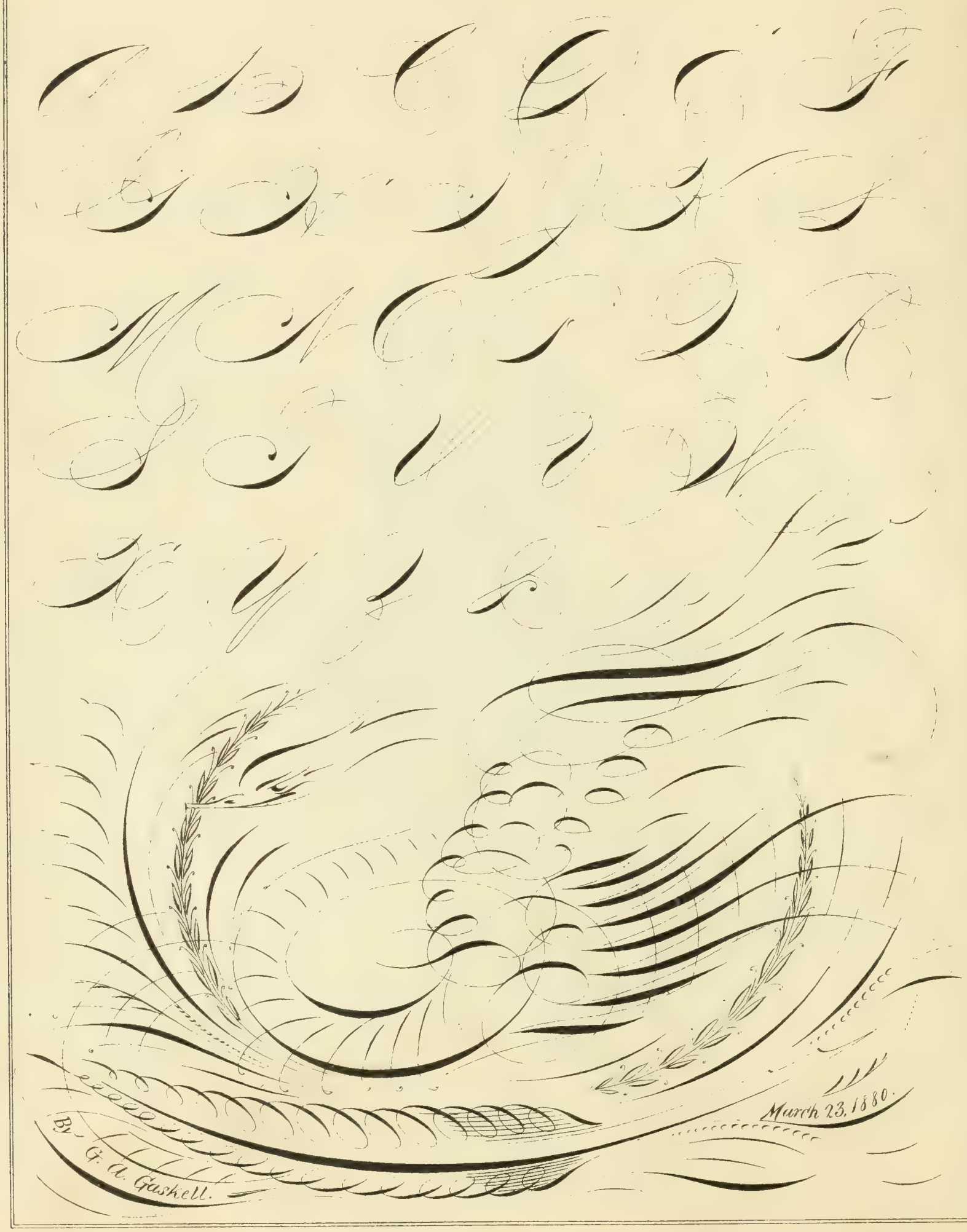
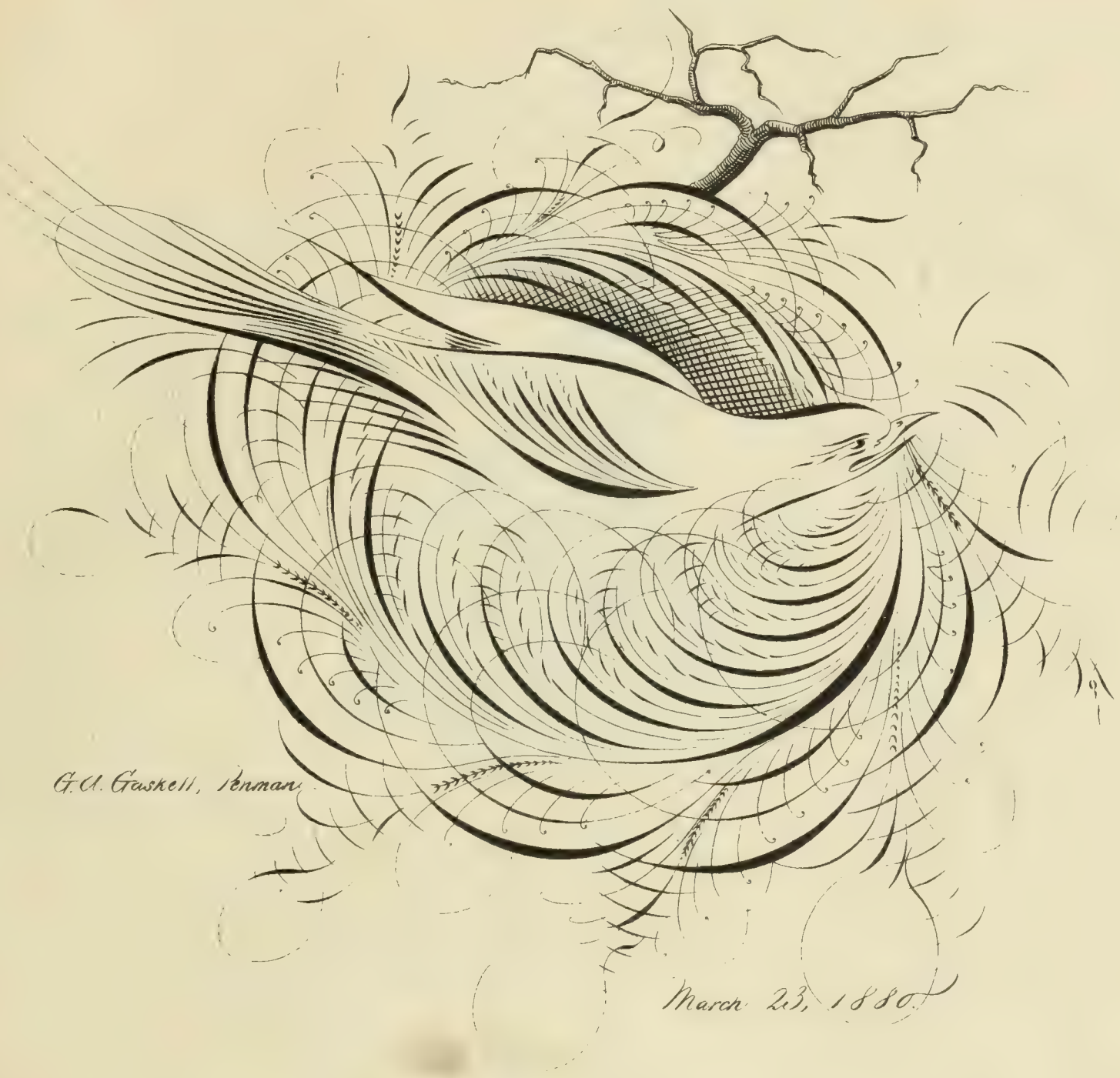


PLATE X.



Again, as of old, now the south wind blows;
In the self same spot I lie,
Where the pansy blooms, and the violet grows,
And the rivulet wanders by;

WILLIAMS.

This superior teacher was widely known; probably a very considerable number who read this knew him personally. He was at one time "general superintendent of Ornamental Penmanship for the Bryant & Stratton chain of colleges," and was undoubtedly one of the finest penmen the world ever produced.

"John D.," as his friends always called him, was in boyhood a tailor's apprentice, and a very "shiftless, useless fellow," his employer used to say, who wasted his chalk in drawing eagles, flourishing swans, and caricaturing the tailors. Mr. Duff, a writing-teacher who had opened a commercial school in Pittsburgh, dropped into the tailor's one day, and, happening to see the lad and some of his chalk-marks, was surprised at the fellow's skill; and, as his employer was thoroughly convinced he would never make a tailor, Mr. Duff told him that he could attend his school and learn to write. This was just the chance the boy had long wanted, and he made good use of his opportunity. He became a teacher in Duff's, and subsequently taught large and successful classes in that vicinity.

JOHN D. WILLIAMS.

Afterward he was connected with some of the leading business schools; and, lastly, with Packard's, in New York. It was here, while associated with Mr. Packard, that he, in connection with the latter, published his "Gems of Penmanship." He prepared also "Williams & Packard's Guide." Although Mr. Williams' style of writing was essentially the same as that of other teachers of the better class, he was much opposed to the exact style some follow, of submitting every stroke to geometrical measurement. As a result, his penmanship was more free and natural than that of most penmen who confine themselves exclusively to copy-writing and "specimen work." Mr. Williams was one of the first to adopt a simpler form of analysis, reducing the principles to the simple and compound curves and the straight line, a great improvement on the copy-book systems. He was born in the city of Pittsburg in 1829, and died at Albany, N. Y., in January, 1871.

We are indebted to D. T. Ames, Esq., of New York, publisher of the *Penman's Art Journal*, 205 Broadway, for the excellent portraits of Spencer and Williams.

HOW TO ORGANIZE AND CONDUCT WRITING SCHOOLS.

THE WRITING CLASS.

FIRST, in starting out, the penman will be careful to take with him recommendations from prominent persons who are acquainted with him, and who can certify to his good character and qualifications for the work; these, with specimens of his penmanship well framed, and circulars for advertisements, will ordinarily be sufficient.

The School-Room.

Before beginning to advertise the school, the room should be secured. It should be properly furnished for such a class, with desks and a black-board. The use of a school-room usually costs the teacher but a trifle, if anything. Free tickets to the course should be given to those responsible for the room, and who have granted the teacher permission to use it.

Advertising.

The next step is to properly advertise the school; and the best way to do this is,—

First, to have a circular left at every house in the village and neighborhood in which you propose to teach.

Second, to call upon the editor of the leading newspaper, insert a short advertisement, and ask him if he will kindly call attention to the opening of the school. Give him one of your circulars, by which he may see that you are well spoken of as a penman, and a person of good character.

Third, the poster, brief and to the point, may be put up in a few of the most public places. Eight or ten of them in a small village would be enough.

Fourth, should the young teacher be a good "caller," he might visit each family in the neighborhood, exhibiting specimens of his writing, and those showing the improvement of his scholars in other places. But he should never circulate, or ask them to sign, a subscription paper; he should merely say in effect: "Here is my work, and the improvement of my pupils. I should very much like to have your family attend, and am sure it would be profitable to them. I don't ask any tuitions in advance, but want all to see what we are doing, and that it is worth the money."

Fifth, by visiting the schools in the place, exhibiting specimens to the teachers, getting permission from them to speak to the scholars, and to give out circulars. Present each teacher with a free ticket to the school, and say to him (and her) that you would consider it a favor if they would attend.

Collecting Tuitions.

Begin making collections the last half of the term, and by the close you will be able to obtain all dues. Good teachers who follow this plan seldom lose much by delinquent patrons.

Advertisement for Local Newspaper.

Should be paid for in advance.

WRITING SCHOOL.—Mr. J. W. Hammond Will open his **WRITING CLASS** in the intermediate school building, Monday evening next, at exactly 7 o'clock. See specimens at the post-office. *No tuitions will be received in advance.* **TERMS $2,** for the course, payable during the last week of the term. 1t*

The editor's notice, supposing you had shown him your recommendations, and otherwise given him proper information respecting yourself, would very likely read something like this:

Editorial Notice.

WRITING SCHOOL.—Mr. J. W. Hammond, of Austinburg, Ohio, a penman of much skill, opens a writing class here next Monday evening, at 7 o'clock. Mr. H. follows a new plan: He will not accept tuitions in advance as he prefers to have his patrons become some what acquainted with his work and his manner of teaching. He aims to give the very best instruction possible, and has succeeded in securing large classes, and the favorable opinions of the best people where he has been. We hope to see his school crowded. A good hand-writing is a valuable accomplishment, worth thousands of dollars to any young man or woman.

The following, which is printed just as it recently appeared in an Illinois newspaper, gives a hint that may be acted upon by others to their advantage; and besides, we presume the editors thus favored would not feel that the teacher was getting a good "local" for nothing:

"MANY THANKS.—This office desires to return many thanks to Prof. A. S. Simpson for one of the finest specimens of penmanship we have ever had the pleasure of seeing. It was gotten up expressly for THE DEMOCRAT, and the work upon it is incontrovertible evidence that the professor is a thorough master of the art of his choice. The card will be framed in a few days, when all wishing to see it can have the opportunity by calling at this office."

Form of Circular.

WRITING SCHOOL.

MR. JAMES W. HAMMOND,

Of Austinburg, Ohio, will give the first of a series of

Twelve Lessons in Penmanship,

AT THE

INTERMEDIATE SCHOOL BUILDING,

BEGINNING

Monday Evening, January 1, 1880,

And continuing every evening, except Sunday, till completed.

Terms $2. No money received in advance. I wish all possible to see my plan and avail themselves of a course of lessons. Therefore, I prefer to collect tuitions only *at the last of the term.*

STATIONERY (Ink, Pens, Penholders, Paper, etc.) of the very best quality furnished pupils at the lowest possible prices, or students may bring their own.

COMMENDATIONS.

"Mr. J.W. Hammond has been a resident of this town for several years. He is a young man of excellent character, and a very fine penman. He proposes to teach the coming season, and I take much pleasure in recommending him to all wishing good instruction in the very useful art of writing."—REV. DANIEL HENDRICKS, Pastor M. E. Church, Austinburg, Ohio.

"I consider Mr. J. W. Hammond an excellent penman. The specimens he has sent me for examination fully prove his ability to give his classes the very best instruction."—SILAS S. PACKARD, President of Packard's College, New York.

"Mr. Hammond has just closed a large and successful writing school here, and it is the opinion of those who attended that it was the best we have ever had. His work is thorough, and he is in all respects an honorable young man."—WILLIAM BLACKWOOD, Editor of the "Union Democrat," Akron, Ohio.

Bring a Lamp (with a Shade, if convenient).

COME EARLY.—DO NOT MISS THE FIRST LESSON.

JAMES W. HAMMOND.

☞ *Specimens are on exhibition at the Post-office.*

Form of Poster.

WRITING SCHOOL.

See Small Bills Giving Full Particulars

—OF—

JAMES W. HAMMOND'S

WRITING SCHOOL,

SOON TO BEGIN HERE

Specimens of his Penmanship

MAY BE SEEN

AT THE POST-OFFICE.

In the smaller villages, where posters are a novelty, they will be found an excellent means of calling attention to the school. The above is given as a good one, because it can be used throughout the season in all the places visited.

PROGRAMME for a 12-Lesson Course.

Each Lesson to last two hours, with intermission of fifteen minutes.

First Lesson.

CALL audience to order and state the object of the writing school. Pupils take seats and assume their positions for writing. Draw on the black-board a simple oval outline, and divide it, as in cut on a previous page, into four curves, showing the simple convex and concave; and how, by combining the two, we get both forms of the compound curve or wave-line. Thus we have the four principles. Number them and add the *fifth*, the straight line, and explain *why* you place it last among the principles. Distribute copies. [These should be prepared beforehand, and should consist of short words. For first lesson use an easy movement exercise, similar to Copy 1, Plate 1.] Call attention to the fact that all the connecting up-strokes of small letters are curves, and the down-strokes mostly straight lines. Explain the proper position at the table or desk, and of the hand and pen in writing. Each pupil hands to teacher a specimen of his and her penmanship as follows: "*Specimen of my hand-writing during the first lesson at Mr. ——'s writing-school,*" with name signed to each. Urge them to do their best in writing this, so that they may know exactly, at the close of the term, how much they have improved. More practice on movement exercises, on the principles, and simple words. *Intermission.* Erase all writing from the black-board and draw the *five principles.* Ask pupils to point out to you the difference between the first and second, and second and third, and to tell you where the principles are obtained. After fixing the attention wholly upon the principles, write below them the word *mine*, and assist the class in analyzing the word, giving the principles of each letter throughout. Write beneath the word the figures which represent its principles. Give out second copy. More practice by the class. Explain new copy and tell the class what it is proposed to do at the

next lesson. Compliment them if they have made any progress, and strike the bell.

Second Lesson.

Drill on position and more practice on movement exercises. Explain the muscular or combined movement, and require its use by all. Give out copies. Explain same on black-board, and teacher and class together analyze all the letters. Make figures representing the principles of at least one word underneath it. Practice on paper. *Intermission.* Second copy. Explanation on black-board. Personal attention to each student and individual criticism. Class is at work only on minimum small letters. Explain slope by a diagram, similar to one on a previous page, drawn on the black board. Pupils test their own writing by this rule. They find they have never made down-strokes straight, and begin to use the straight line. Speak of its importance, and how easily a very poor hand-writing may be bettered by using the fifth principle in down-strokes. More practice by the school. State what the copy will be for the next lesson.

Third Lesson.

Continued practice on the minimum small letters. More movement exercises and black-board explanations. School now gives the principles in words readily by figures 1, 2, 3, 4, 5. Give out copies. Practice by the school. *Intermission.* Second copy. Explanation at black-board, pupils giving the principles. Practice by the school. Individual instruction. This lesson finishes up the minimum letters as a class. Give school an idea of your plan for next lesson.

Fourth Lesson.

Take for topic at black-board LEGIBILITY, showing how dependent it is on careful and slow practice in learning. Distribute copies. This copy will give all letters of the "extended loop" class. Explain the length and modification of the fifth principle in the loops. Speak of shade and of the use of the fingers in this up-and-down movement. Practice by the class. *Intermission.* New copy, including all the "extended stem" letters. Black-board analysis by the school. Remarks by the teacher respecting relative height of small alphabet. Further remarks on slope and spacing. Practice by the school, and a giving-out of the main features of the next lesson.

Fifth Lesson.

Exercises on the ovals, capital stem and other parts of capitals. Distribution of copies, introducing three of the first capitals. Class drill on principles. Analysis of all the copies by the school. Practice by the class. *Intermission.* Copy introducing three more capitals in as many words. Explanation and analysis. Practice by school. Individual criticism.

"The subject for next evening's lesson will be the second six capitals, and I hope to see you all here. We are now taking the capitals alphabetically, and if all are promptly in their places each evening, all will be enabled to master every one of them. Those who are absent will lose that important part of the course."

Sixth Lesson.

Distribution of copies (three more capitals beginning three more words). Black-board drill, and analysis by teacher and class. Practice by class. *Intermission.* Another copy. Class drill. Individual criticism.

Seventh Lesson.

Distribute copies,—three new capitals. Black-board explanation, and full analysis of each by the class. Practice by class and individual instruction, using particular care in seeing that all are still in correct position and hold pens properly. *Intermission.* Copies with three other capitals. Black-board explanation. Class drill, subject "RAPIDITY," showing that those who are practicing carefully and slowly at present, will be able in time by the movements they are now acquiring, to write rapidly as well as legibly. "In this day rapidity is of great importance, but pupils cannot acquire a good hand by practicing rapidly before the forms of letters are learned." Practice by school.

Eighth Lesson.

Copies given out with three new capitals. More black-board practice and analysis, subject: "BEAUTY." "Beauty includes the principles, uniformity in slope and size, and light and shade." Show how good writing may be made very poor by changing the slant of some letters, and how shades and light strokes affect it. Class practice. *Intermission.* "Three more capitals." Distribution of copies. Class drill. Practice by school.

Ninth Lesson.

Copies as before, finishing up the alphabets and including characters. Black-board analysis and class drill. Pupils analyze all the capitals. Practice by school. Individual hints. *Intermission.* Copy, which includes the ten figures. Explanation of height and shade. Practice by school. Individual instruction. "To-morrow evening our lesson will include copies and hints on letter-writing."

Tenth Lesson.

Remarks by teacher on letter-writing, illustrated at the black-board, showing how to begin, write up, and close properly, a business letter. Distribution of copies, including some of the above. Practice by school. *Intermission.* More practice by school on letter-writing. "*Who can write the best business letter?*" Subject given by teacher. Individual and general criticism.

Eleventh Lesson.

General review of the entire course. Practice by school in writing, thirty minutes, from copies and instructions in business forms, such as promissory notes, drafts, etc. *Intermission.* Black-board explanations of ornamental penmanship, such as card-writing and flourishing. Practice by the class from black-board work. The teacher, at the close of

this lesson, asks his pupils to extend an invitation to their friends to visit the school the next and last evening, and witness the improvement and the awarding of the prize to the one who has made the most progress. [The prize should be a well-executed specimen of ornamental penmanship, with the words, *Awarded to* ——— ——— *for best specimens of Improvement by* (his or her) *teacher*, ——— ——— (and date)]

Twelfth Lesson.

Continued practice from previous copies. Each pupil now writes, "*This is a specimen of my penmanship after taking twelve lessons in writing of Mr.* ———," each signing name to specimen. Teacher collects specimens and pastes a small slip of paper over each name, so that it may afterward be easily removed without defacing it, and hands them, together with the first specimens, to a lady and gentleman he has chosen to decide the matter. While they are examining these, he again reviews the class, and gives them additional hints respecting future practice. It cannot be expected that a short course of twelve lessons will make anyone a beautiful writer alone; yet the class have had sufficient time to learn the movements, positions and principles, and to practice every capital and small letter of the alphabet. He should speak of the importance of holding fast to what they have acquired, to always continue the same in whatever writing they may do hereafter; not to hurry through regardless of correctness; that if pains is thus taken there will be a constant improvement the longer they write. He should also dwell on the advantages of using good materials; of always having at hand good pens, ink, and paper; and should close by thanking them for their patronage, and expressing the hope that he may hear from or of them in the future. After announcing the winner of the prize, according to the decision of the umpires, the school is dismissed.

DESCRIPTION OF THE PENMANSHIP PLATES.

IN the preparation of this chapter the writer has had constantly in view the wants of both sexes and of every class; and, so far as has been expedient, he has endeavored to meet them all. In the writing chapter the young lady as well as the young gentleman, the mechanic as well as the book-keeper, the common-school teacher as well as the professional penman, will find something adapted to their individual necessities. No labor or expense has been spared in making it the standard on this, as the book will be on the other subjects of which it treats.

To professional penmen and critics the interest will center mainly in the plates of fac-simile writing and other penwork. The condensed, plain style of writing is such as has met with more favor from the business community than any other that has been published during the past quarter of a century, and is the only American style that is at all popular among the commercial classes in England. Great care has been taken to render the plates perfect representations of the actual penmanship as it came from the pen.

Plates I and II.

These give in regular order a series of copies adapted to use by either ladies or gentlemen.

Plate III.

Consists of alphabet and other exercises prepared expressly for practice by ladies.

Plate IV.

Flourished Quill; a simple complete flourish for practice by the student; also a specimen of business writing and small lettering.

Plate V.

Business Letter. This exercise will, no doubt, be appreciated by the majority of young people.

We would invite particular attention to the plainness of the style and the avoidance in it of every attempt at unnecessary display.

Plate VI.

Off-Hand Flourishing and Writing adapted to advanced students.

Plate VII.

Black-board Writing and Drawing.

Plate VIII.

Black-board Writing and Drawing.

Plate IX.

Off-Hand Flourishing and Writing.

Plate X.

Off-Hand Flourishing and Writing.

Plate XI.

Medium Hand for both sexes, and Off-Hand Flourishing.

Plate XII.

Card Writing and Plain Business Style.

AFTER the alphabet comes the spelling-book, and in letter-writing orthography stands only second to chirography. Thomas Jefferson, in one of his admirable letters to his daughter Martha, says:

"Take care that you never spell a word wrong. Always, before you spell a word, consider how it is spelt, and if you do not remember it, turn to a dictionary. It produces great praise to a lady (or gentleman) to spell well."

During the month of February, 1880, on the floor of the Senate chamber, Senator Gordon, of Georgia, objected to the confirmation of one of President Hayes' nominees for a vacant marshalship in his State, simply from the fact that the applicant had misspelled two words in his letter of application, and the nomination was not confirmed.

It is claimed by some, to excuse their own deficiency, that spelling, like poesy, is a natural gift. This is true only to the extent that some learn it more readily than others. It may be that some are so constituted that they can never become good spellers. But even this defect does not excuse them for sending a badly-spelled letter. Let them, as Jefferson advises, consider how every word is spelled, and if they do not remember it with certainty, let them turn to a dictionary. It is better to consult the dictionary for every word, than run the risk of misspelling a single one.

If we would become good spellers, we must read much and write much. There is no better exercise, not only in spelling, but also in capitals, punctuation and grammar, than copying extracts from correctly printed books. If there are words we especially wish to impress upon the memory, we should write them over and over, until their forms are as familiar as are the features of our intimate friends. Close and careful attention, however, in this as in every other process of education, is essential to success.

Language.

Language is the medium for the communication of thought. It is of two kinds, Natural and Artificial.

Natural language is the language of cries, laughter and tones, the expressions of countenance and gestures that convey intelligence from one living being to another.

Artificial language has two forms in which it is represented, Spoken and Written. Spoken language consists in the use of certain sounds of the human voice in such a collocation and arrangement as to make words and sentences. Written language consists in representing the elementary sounds of spoken language by certain characters called letters.

An elementary sound is the simplest sound of the English language; as a, e, b, k.

In the English language there are forty-one elementary sounds; these sounds are divided into three classes—the *voice, or vocal*, the *sub-vocal*, and the *aspirates*.

The *vocal* is produced by the vibrations of the breath in the larynx, hence is a pure tone; as a, e, i, o, u; as in n-*a*-me, m-*e*-t.

The *sub-vocal* is the voice partly suppressed by the organs of speech, thus making an undertone; as b, d, l, r; as in *b*-at, *l*-ife.

The *Aspirates* are mere whispers produced by the organs of speech and breath; as f, k, p, t; as in *p*-ine, *t*-ake, *f*-aith.

The letters of a language constitute its Alphabet.

The English Alphabet contains twenty-six letters: A, a; B, b; C, c; D, d; E, e; F, f; G, g; H, h; I, i; J, j; K, k; L, l; M, m; N, n; O, o; P, p; Q, q; R, r; S, s; T, t; U, u; V, v; W, w; X, x; Y, y; Z, z.

The *power* of a letter is its sound, or oral element, represented by the letter. Some letters stand for more than one sound; as, *a* in *ale, awl, are, am*. Some sounds have more than one letter to stand for them; as, *her, sir, fur*. The same sound is represented by *e, i, u*. Of the twenty-six letters, some are uttered freely, without interruption to the breath; as, *a, e, i*. In uttering others the breath is more or less interrupted by the tongue or lips; as *d, f, g*. Hence the letters are divided into two classes, Vowels and Consonants.

A Vowel is a letter that can be uttered freely. There are five vowels, *a, e, i, o, u*.

A Consonant is a letter that cannot be uttered freely, but is more or less interrupted by the tongue or lips. There are nineteen consonants, *b, c, d, f, g, h, j, k, l, m, n, p, q, r, s, t, v, x, z*. Two of the letters—*y* and *w*—are consonants in some cases, and in others vowels. When they precede a vowel sounded in the same syllable they are consonants; as, *wet, yet*. In all other positions they are vowels; as in *awe, eye*.

A union of two vowels in one syllable is called a *Dipthong;* as, *oil, cow*.

Where both vowels are sounded, it is called a *proper Dipthong;* as, *oy* in *boy*.

Where only one vowel is sounded it is an *improper Dipthong;* as, *ie*, in *mien; ea*, in *ear*.

A *Tripthong* is a union of three vowels in one syllable; as, *iew* in *view*.

A *Final Letter* is one that ends a word; as, *T*, in *cat*.

A *Silent Letter* is one not sounded; as, *W*, in *wrong*.

Some words are uttered with but one impulse of the voice; as, *go, light*. Others require several impulses; as, *go-ing, he-ro-ic*. This gives rise to a division of words into syllables.

A *Syllable* is a letter or a union of letters uttered with one impulse of the voice; as, *a, ant*.

According to the number of their syllables, words are divided into four classes: *Monosyllable*, a word of one syllable; as, *he*. *Dissyllable*, a word of two syllables; as, *he-ro*. *Trisyllable*, of three syllables; as, *he-ro-ic*, and *Polysyllable*, of more than three; as, *he-ro-i-cal, he-ro-i-cal-ly*.

"The elements of language are Letters, which stand for simple sounds of the human voice used in speaking. Letters are combined in Syllables, which represent sounds uttered by one impulse of the voice. Syllables are combined in Words, which are the signs of ideas. Words are combined in Sentences, which express thoughts."

Simple Rules for Spelling.

Words ending in *e* drop that letter before the termination *able*, as in *move, movable;* unless ending in *ce* or *ge*, when it is retained, as in *change, changeable*, etc.

Words of one syllable ending in a consonant with a single vowel before it, double that consonant in derivatives; as, *ship, shipping*, etc. But if ending in a consonant with a double vowel before it, they do not double the consonant in derivatives; as, *troop, trooper*, etc.

Words of more than one syllable, ending in consonant preceded by a single vowel, and accented on the last syllable,

double that consonant in derivatives; as, *commit*, *committed;* but except *chagrin*, *chagrined*.

All words of one syllable ending in *l*, with a single vowel before it, have *ll* at the close; as, *mill*, *sell*.

All words of one syllable ending in *l*, with a double vowel before it, have only one *l* at the close; as, *mail*, *sail*.

The words *foretell*, *distill*, *instill*, and *fulfill* retain the *ll* of their primitives. Derivatives of *dull*, *skill*, *will*, and *full* also retain the *ll* when the accent falls upon these words; as, *dullness*, *skillful*, *willful*, *fullness*.

Words of more than one syllable ending in *l*, have only one *l* at the close; as, *delightful*, *faithful;* unless the accent falls on the last syllable, as in *befall*, etc.

Words ending in *l*, double that letter in the termination *ly*.

Participles ending in *ing*, from verbs ending in *e*, lose the final *e;* as, *have*, *having; make*, *making*, etc.; but verbs ending in *ee* retain both; as, *see*, *seeing*. The word *dye*, to color, however, must retain the *e* before *ing*.

All adverbs ending in *ly* and nouns ending in *ment* retain the *e* final of the primitives; as, *brave*, *bravely; refine*, *refinement;* except words ending in *dge;* as, *acknowledge*, *acknowledgment*.

Nouns ending in *y*, preceded by a vowel, form their plural by adding *s;* as, *money*, *moneys;* but if *y* is preceded by a consonant it is changed to *ies* in the plural; as, *bounty*, *bounties*.

Compound words whose primitives end in *y* change *y* into *i;* as, *beauty*, *beautiful*.

Words and Derivations.

A word is a single part of speech, consisting either of one syllable or more than one. They are designated in two different ways:

First, as simple or compound.

Second, as primitive or derivative.

A *primitive* word can be reduced to no fewer words than it has, without destroying or radically changing its signification; as, fair, repent, man.

A *derivative* word is formed from a primitive, generally by the addition of prefixes, or suffixes, or of both; as, *un*fair, *un*man*ly*. A *prefix* is a letter or letters, syllable or syllables, joined to the beginning of a word; as, the syllable *un* in *un*-fair. A *suffix* is a letter or letters, syllable or syllables, joined to the end of a word; as, *er* in hunt-*er*.

The following is a list of the prefixes which are applied to whole English words, with their signification.

Prefixes.

a signifies *on*, *in*, *at*, *to*, or *toward;* as, abroad, abed.

ab signifies *from;* as, aboriginal, from the first.

ad	Signify *to;* as,	adjoin, join to.
ac		accredit, credit to.
af		affix, fix to.
ag		agglomerate, gather to.
al		allure, entice to.
an		annumerate, number to.
ap		approximate, approach to.
ar		arrange, range to.
at		attune, tune to.

ante signifies *before;* as, antemeridian, before noon.

anti signifies *against;* as, antimasonary, against masonry.

be signifies *upon*, *to make*, or *for;* as, bespatter, belate, bespeak.

bi signifies *two;* as, bifold, biform.

circum signifies *around;* as, circumnavigate, to sail around.

con	signify *with;* as,	conjoin, to join with.
com		commingle, to mingle with.
co		coequal, equal with.
col		collect, to place with or together.
cor		correlative, relating with.

contra	signify *opposite;* as,	contradance, a dance opposite.
counter		counterview, a view opposite.

di	signify *two;* as,	ditone, an interval of two tones.
dis		dissyllable, a word of two syllables.

dis signifies *not* or *un;* as, dissimilar, not similar; disband, unband.

e	signify *out;* as,	emigrate, to move out.
ex		export, to carry out of port.
et		effluent, flowing out.

equi signifies *equal;* as, equidistant, at an equal distance.

extra signifies *beyond;* as, extraordinary, beyond ordinary.

hex signifies *six;* as, hexangular, six angled.

hyper signifies *over;* as, hypercritical, over critical.

in	signify *not* or *in;* as,	incomplete, indent, not complete, dent in.
im		imprudent, not prudent.
il		illegal, illapse, not legal, sliding in.
ir		irregular, not regular.

juxta signifies *next;* as, juxtaposition, placed next.

mal signifies *bad;* as, malpractice, bad practice.

mis signifies *wrong;* as, misapply, to apply wrong.

mono signifies *one;* as, monosyllable, one syllable.

multi signifies *many;* as, multiform, having many forms.

non signifies *not;* as, nonessential, not essential.

oct signifies *eight;* as, octangular, eight angled.

omni signifies *all;* as, omnipotent, all powerful.

out signifies *to exceed*, or *beyond;* as, outdo, to exceed in doing; outmatch, to match beyond.

ovi signifies *an egg;* as, oviform, egg-shaped.

per signifies *by;* as, perchance, by chance.

peri signifies *around;* as, pericranium, the membrane around the skull.

pleni signifies *full;* as, plenipotent, full of power.

poly signifies *many;* as, polysyllable, many syllables.

post signifies *after;* as, postfix, fix after.

pre signifies *before;* as, prefix, fix before.

preter signifies *beyond;* as, preternatural, beyond natural.

pro signifies *for;* as, pronoun, for a noun.

proto signifies *first;* as, protomartyr, the first martyr.

quad signifies *four;* as, quadrangle, four angled.

re signifies *again* or *back;* as, reappear, to appear again; rebound, to bound back.

rect	signify *right* or *straight;* as,	rectangle, right angle.
recti		rectilinear, straight lined.

retro signifies *back;* as, retroaction, back action.

semi, **demi**, **hemi** signify *half;* as, semicircle, half a circle; demitone, half a tone; hemisphere, half a sphere.

stereo signifies *solid;* as, stereotype, solid type.

sub, **suf** signify *under*, *less*, or *after;* as, subcommittee, under committee; suffix, to fix after.

super, **sur** signify *over*, or *more than;* as, superhuman, more than human; surcharge, overcharge.

trans signifies *across*, *again*, or *through;* as, transatlantic, across the Atlantic; transform, to form again; transfix, to fix through.

tri signifies *three;* as, triangled, three angled.

un signifies *not;* as, unable, not able.

Signification of the Suffixes.

1. *ed*, when it forms the termination of a verb, signifies *did;* as, played, did play; but when it is the termination of a participle, it signifies *was;* as, completed, was finished.
2. *ing*, when it is the termination of a participle, signifies *continuing;* as walking, continuing to walk.
3. *s*, *es*, when they form the plural of a noun, means *more than one;* as, books, more than one book.
4. *ance*, *ancy*, *ency*, *cy*, *ity*, *ty*, *ude*, signify the *state*, *condition*, *act of*, or *the thing;* endurance, the state of enduring; ability, the condition of being able; insolvency, the state of being insolvent; safety, the condition of being safe.
5. *ly* signifies *like*, when joined to a noun; as, manly, like a man; but when it is a suffix to an adjective, it signifies *in a manner;* as, calmly, in a calm manner.
6. *able*, *ible*, *ble*, signify *capable of being*, or *that may be;* as, returnable, that may be returned.
7. *ant*, *ent*, when they form nouns, signify *the person* or *thing;* as defendant, the person who defends; component, the thing composed; but when an adjective is formed by the addition of these suffixes, they can generally be defined by *ing*.
8. *an*, *ast*, *ee*, *eer*, *ian*, *ist*, *ite*, *or*, *san*, generally imply *the person who;* as,
   European, a person who lives in Europe;
   payee, the person to whom money is paid;
   auctioneer, the person who sells at auction;
   physician, the person who practices medicine;
   fatalist, a person who believes in fate;
   actor, the person who acts;
   partisan, the person who adheres to a party.
9. *ess*, *ress*, *ix*, imply *a female;* as,
   lioness, a female lion;
   instructress, a female instructor;
   administratrix, a female who administrates.
10. *er* signifies *the person who*, except when it forms the comparative degree of an adjective; as, speaker, the person who speaks.
11. *ate*, when it forms a verb with a primitive, signifies *to make;* as, predestinate.
12. *ion*, *ment*, *ure*, signify *state* or *act;* as,
    location, the act of locating.
13. *age*, denotes the *condition* or *reward;* as,
    pupilage, the condition of a pupil;
    brokerage, the reward of a broker.
14. *en*, *fy*, *ize*, signify *to make;* as, blacken, to make black;
    brutify, to make one a brute;
    immortalize, to make immortal.
15. *al*, *ac*, *ar*, *ary*, *ic*, *ile*, *ial*, usually signify *pertaining to;* as,
    demoniac, consular, planetary, syllabic,
    infantile, partial.
16. *head*, *hood*, signify *character*, or *state;* as,
    Godhead, manhood.
17. *ive*, *ous*, imply *tending to* or *having the quality of;*
    oppressive, tending to oppress;
    solicitous, having the quality to solicit.
18. *ism*, generally signifies *doctrine* or *peculiar to;* as,
    Calvinism, the doctrine of Calvin.
19. *ish*, implies *somewhat* or *characteristic of;* as,
    brownish, somewhat brown;
    Swedish, characteristic of a Swede.
20. *less*, denotes *destitute of* or *without;* as,
    hopeless, without hope.
21. *y*, implies *plenty* or *abounding in;* as,
    wealthy, abounding in wealth;
    smoky, plenty of smoke.
22. *ling*, *kin*, *cle*, *ock*, *ule*, import *little* or *young;* as,
    duckling, a little duck; lambkin, a little lamb; particle, a small part; hillock, a little hill; globule, a little globe.
23. *full*, signifies *full of;* as,
    sorrowful, full of sorrow.
24. *ness*, signifies *the quality of*, *the state of;* as,
    whiteness, the quality of being white;
    willingness, the state of being willing.
25. *oid*, denotes *resembling;* as,
    spheroid, resembling a sphere.
26. *ory*, implies *having the quality of;* as,
    vibratory, having the quality of vibrating.
27. *ric*, *dom*, denote *office;* as,
    bishopric, the office of a bishop;
    kingdom, the office of a king.
28. *ship*, signifies *the condition;* as,
    stewardship, the condition of a steward;
    professorship, the condition of a professor.
29. *tude*, *ude*, signify *the state of being;* as,
    similitude, the state of being similar.
30. *ery*, usually signifies *an act;* as,
    witchery, the art of a witch;
    cookery, the art of a cook.
31. *some*, implies *full of;* as,
    quarrelsome, full of quarreling.
32. *ward*, implies *to* or *toward;* as,
    westward, toward the west.
33. *ity*, *ty*, signify the *condition of being;* as,
    perplexity, the condition of being perplexed.

NOTE.—There are some exceptions to the foregoing definitions, and therefore the judgment must be exercised in applying them to the analysis of words.

IMPROVED SPELLING.

SPELLING is the naming of the letters which make up a written word. If our alphabet were perfect and our letters rightly named, the naming of the written letters would also be an utterance of the sounds which make up the spoken word. The name of *s* is *ess*, in which *e* is used to introduce the hissing sound of the *s;* when we name the letters of the word *so*, we utter the sounds of it. It is the same with *no*, *lo*, and with *me; be* comes pretty near it. It is hard, however, to find a half dozen words in the English language which are well spelt; take *cat*, for example, *see a tee* has no likeness to the sound of *cat*. Many words have silent letters; in *though ugh* have no sound; in *guard u* has no sound. Each sound is represented in many different ways, and almost any word may be spelt in many different spellings which can be defended by giving other words in which the sounds are represented by the letters used. Thus, President Barnard, of Columbia College, points out twenty-two ways of spelling "The Home Journal."

He, however, really gives only a few specimens of the justifiable spellings. Mr. Ellis shows 596,580 modes of spelling *scissors*. "No Englishman can tell with certainty how to pronounce any word which he has only seen written, and has not heard spoken." "No Englishman can tell with certainty how to spell a word which he has only heard spoken, and never seen written." It is necessary, therefore, to learn each word by itself, before we can be good spellers. A large part of the school time of our children is in fact occupied in committing to memory the irregular and superfluous letters with which our words are written.

Mr. J. H. Gladstone, of London, has made a careful inquiry into this matter, by comparing the school life of English children with that of children in Italy, Germany, and other countries where the language is simply spelt. He finds that an Italian child spends 945 hours in reading and spelling, against 2,320 of the English; and that an Italian child of about nine years of age will read and spell as correctly as most English children when they leave school at thirteen, though the Italian child begins two years later than the English. The facts are not very different in German, Swedish, and Welsh schools. These facts are well known to our teachers, who have long wished to escape the useless drudgery of trying to teach our spelling. In 1875 the American Philological Association, at the urgent request of many teachers, took up the amendment of our spelling. In 1876, an international convention was held for the same purpose, and a Spelling Reform Association organized. In England, the same year, the National Union of Elementary Teachers, representing some 10,000 teachers in England and Wales, passed, almost unanimously, a resolution in favor of a royal commission to inquire into the subject of English spelling with a view of reforming and simplifying it. A memorial to Congress in favor of a similar commission has been signed by teachers and associations in this country, still more numerously.

The American Educational Association, the National Institute of Instruction, the State Teachers' Associations of New York, Pennsylvania, Ohio, New Jersey, Missouri, Virginia, Massachusetts, Iowa, and Wisconsin, have passed resolutions in favor of reform.

In order to relieve children it is necessary to have a simple and regular alphabet in which each letter shall always have the same sound.

Such an alphabet has been suggested by a committee of the Philological Association, and adopted by the Spelling Reform Association.

ALPHABET OF THE SPELLING REFORM ASSOCIATION.

	Short.	Vaucla.	Long.
I i,	it.	E ė=ī, hė, polīç.	
E e,	met.	Ꞓ ꞓ=ē, potꞓto, thēy, fꞓre.	
A a,	at.		ā, fāre, (in America).
Ɑ ɑ,	ɑsk, (sė Dictionaries).		ɑ̄, fār.
Ɵ ɵ,	nɵt, what.		ɵ̄, nɵ̄r, wall.
O o,	wholly, (in New England).		ō, nō, hōly.
U u,	but.		ū, būrn
Ʊ u,	full.		ū, rūle, fool, mūv.

Dipthongs.—I i̧=ɑi, fi̧nd, fɑind. ƱU ɑu, hɑus=house. ƱI ɵi, ɵil. Ʊ u̧ ɵr Ü ü=yu ɵr iu, ünit, yunit; müsic, miusic.

Surd.		Consonants.	Sonant.		
P	p,	pet.	B	b,	bet.
T	t,	tɵp.	D	d,	did.
CH	ch,	church.	J, Ꝡ	j, ꝡ,	jet, ꝡem.
C, K	c, k, q,	cake, cwit (quit).	G	g,	get.
F	f,	fit, filɵsɵfer.	V	v.	vat.
TH	th,	thin, pithy.	TH	th,	Thė, thė.
S, Ç	s, ç,	so, çent.	Z, Ꞓ	z, ꞓ,	zone, iꞓ.
SH	sh,	shė.	ZH	zh,	füzhun.
WH	wh,	which, (in England).	W	w,	wė.
H	h,	hė.	L l, lo. Rr, rat. Yy, yė. Mm, mė.		
			N n. no. NG ng, Ꝡg, king, iꝡk.		

Silabic:—l, nobl, noblꞓ, m, spꞓsm, spꞓsmꞓ; n, tokn, toknꞓ.

Bi̧ thė fonetic alfɑbet ɑ chi̧ld mɑ bė tɵt thė ɑrt ɵv rėding, nɵt flüentli but wel, both in fonetic and in ɵrdineri buks, in thrė munths—ɑi, ɵfn in twenti ɑurꞓ ɵv thuro instrucshun;—ɑ tɑsk hwich iꞓ rɑrli ɑcomplisht in thrė yėrꞓ ɵv tɵil bi̧ thė old alfɑbet. Hwɵt fɑthur ɵr tėchur wil nɵt gladli hɑl and urnestli wurk fɵr this grɑt bun tu edücɑshun,—this pɑuurful mɑshėn fɵr thė difüzhun ɵv nɵleg.

An ɵlturd ɵrthɵgrɑfi wil bė unɑvɵidɑbli ɵfensiv tu thoꞓ hu ɑr furst cɵld upɵn tu üꞓ it; but eni sensibl and cɵnsistent nü sistem wil rɑpidli win thė hɑrti prefurenç ɵv thė mɑs ɵv ri̧turꞓ.

(The same, omitting the transition letters ꞓ, ꝡ, ç, and the duplicate letter k, and using full forms for the diphthongs i̧ and ü).

Bɑi thė fonetic alfɑbet ɑ chɑild mɑ bė tɵt thė ɑrt ɵv rėding, nɵt fliuentli but wel, both in fonetic and in ɵrdineri bucs, in thrė munths—ɑi, ɵfn in twenti ɑurz ɵv thuro instrucshun;—ɑ tɑsc hwich iz rɑrli ɑcomplisht in thrė yėrz ɵv tɵil bɑi thė old alfɑbet. Hwɵt fɑthur ɵr tėchur wil nɵt gladli hɑl and urnestli wurc fɵr this grɑt bun tu ediucɑshun,—this pɑuurful mɑshėn fɵr thė difiuzhun ɵv nɵlej.

An ɵlturd ɵrthɵgrɑfi wil bė unɑvɵidɑbli ɵfensiv tu thoz hu ɑr furst cɵld upɵn tu yuz it; but eni sensibl and cɵnsistent niu sistem wil rɑpidli win thė hɑrti prefurens ɵv thė mɑs ɵv rɑiturz.

Some reformers think it best to try to introduce this alphabet in the schools and wait quietly for a new generation to grow up, taking care not to worry the generation who have learned the old spelling. But it is hardly possible to push the reform in one direction without some one trying other directions.

The dropping of silent letters especially appeals to the economical side of our nature. The mere dropping of one consonant from double consonants when only one is sounded, saves 1.6 per cent.; dropping of silent *e*, 4 per cent. more; a clear sweep of silent letters saves 17 per cent. A newspaper may gain one column in every six. The Spelling Reform Association has given the following five rules for dropping.

The Five Rules.

1. Use *e* for *ea*, when equivalent to short *e*.
2. Omit silent *e* after a diphthong or a short vowel, unles preceded by *o* or *g*.
3. Use *f* for *ph*.
4. Omit one letter of a doubl consonant, unles both ar pronounct.
5. Use *t* insted of *ed* when it represents the sound.

On the 2nd of September, 1879, the Chicago *Tribune* appeared in amended spelling throughout, and on the 17th the *Home Journal*, of New York, began to be printed according to the following rules, which are nearly like those of the *Tribune*.

Home Journal's Rules.

1. Drop *ue* at the end of words like dialogue, catalogue, where the preceding vowel is short. Thus spell demagog, pedagog, epilog, synagog, etc. Change tongue for tung. When the preceding vowel is long, as in prorogue, vogue, disembogue, rogue, retain final letters as at present.

2.—Drop final *e* in such words as definite, infinite, favorite, where the preceding vowel is short. Thus spell opposit, preterit, hypocrit, requisit, etc. When the preceding vowel is long, as in polite, finite, invite, unite, etc., retain present form unchanged.

3.—Drop final *te* in words like quartette, coquette, cigarette. Thus spell cigaret, roset, epaulet, vedet, gazet, etc.

4. Drop final *me* in words like programme. Thus spell program, oriflam, gram, etc.

5.—Change *ph* for *f* in words like phantom, telegraph, phase. Thus spell alfabet, paragraf, filosofy, fonetic, fotograf, etc.

P. S.—No change in proper names.

The Utica *Herald*, the Toledo *Blade*, the Burlington *Hawkeye*, and many other papers and periodicals, use amended spelling.

These reformers say that their readers on the whole approve the amended spelling. The *Home Journal* has issued a broadside of testimonials to that effect from 100 leading authors and scholars, including 25 presidents of leading colleges and a similar broadside has appeared in the Chicago *Tribune*.

CAPITAL LETTERS.

VERY common fault in letters as well as every other kind of composition is the improper use or omission of Capital Letters. In some cases we find too many capitals, especially in the letters of those who like to display their skill in penmanship, but oftener we find nearly all capitals discarded. Persons liable to such mistakes should study attentively the rules given below on the subject and then carefully apply them.

Most words commence with small letters. Capitals must be used when required by the following rules, and only then:—

Rules for the Use of Capitals.

The first word of every sentence and the first word of every line of poetry should begin with a capital letter.

All proper names should begin with capital letters.

Words derived from proper names begin with a capital.

Every word that denotes the Deity should begin with a capital.

Pronouns relating to the Deity should generally commence with a capital.

The months of the year and the days of the week begin with capitals.

The words North, South, East, West, and their compounds and abbreviations, as North-West, commence with capitals when they denote a section of country

The pronoun I, and the interjection O, are always capitals.

Every direct quotation should begin with a capital letter.

All titles of persons begin with capitals.

All the principal words in the titles of books should begin with capital letters.

The several chapters or other divisions of any book begin with capitals.

Common nouns personified begin with capital letters

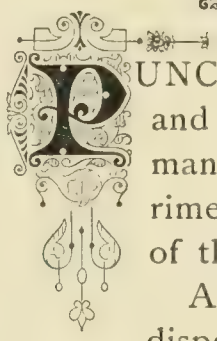
Any word particularly important may begin with a capital letter.

All words denoting religious denominations begin with capital letters.

In all kinds of advertisements nearly all the leading words usually begin with capitals.

In accounts each article mentioned should begin with a capital.

PUNCTUATION.



UNCTUATION, though a valuable art and easily acquired, is neglected by many letter writers, much to the detriment of their letters and the vexation of their correspondents.

A knowledge of punctuation is indispensable to the clear expression of thought in writing. Sometimes serious and ludicrous mistakes occur on account of the omission or misuse of a point; as an illustration, "Woman, without her, man would be a savage," "Woman, without her man, would be a savage."

In the art of punctuation there is a much wider scope given for the exercise of taste and discretion in the writer, than in penmanship or spelling, yet there are broad, general rules, which, if disregarded, will stamp the writer as uneducated and illiterate. Clearness, accuracy, and strength in composition all require that these common rules meet their due share of the writer's attention, and without them confusion will be the result of the clearest thinking. To be valuable at all punctuation must be used carefully and correctly. Its importance may be illustrated by the following example:

The party consisted of Mr. Brown a doctor his son a lawyer Mr. Scott a Londoner his wife and a little child.

It is impossible here to tell how many persons were in the party, or how they were related. Insert a few commas, and note the effect:

The party consisted of Mr. Brown, a clergyman, his son, a lawyer, Mr. Scott, a Londoner, his wife, and a little child.

This makes the party consist of eight persons. Now substitute semicolons for some of the commas:

The party consisted of Mr. Brown, a clergyman; his son, a lawyer; Mr. Scott, a Londoner; his wife, and a little child.

The party is here reduced to five persons. Various other changes can be made in the same way.

Punctuation Points.

The Period	.	The Exclamation	!	The Hyphen	-
The Colon	:	The Parenthesis	( )	The Apostrophe	'
The Semicolon	;	The Brackets	[ ]	The Quotation Marks	" "
The Comma	,	The Dash	—	The Ellipsis	. . . . .
The Interrogation	?	The Caret	∧		

Rules for Punctuation.

The Period (.) must be placed after every complete declarative and imperative sentence, after every abbreviated word, before decimals, between pounds and shillings and pence, after letters used to represent numbers; as,

Dare to do right. Prof. Benj. Franklin. £5. 6s. 4d Chap. VII. p. 16.

EXCEPTION. An abbreviation pronounced as written is not followed by a period; as, Ben Butler. This is not really an abbreviation, but a nickname.

The Colon (:) marks greater than a semicolon and less than a period; is used before a quotation, enumeration or observation, that is introduced by "as follows," "the following," or any equivalent expression, after a clause which is complete in itself, but is followed, without a conjunction, by some remark, inference or explanation; as,

"He spoke as follows: 'Mr. President.'" "The train leaves at 10:30, A. M." "Yes: I know it is so."

The Semicolon (;) makes a longer and more distinct pause than the comma and is used between the members of compound sentences, unless the connection is exceedingly close; between the great divisions of sentences, when minor divisions are separated by commas; before an enumeration of particulars, when the names of the objects merely are given without any formal introductory words; before *as* when it introduces an example; as,

"Everything has its time to flourish; everything grows old; everything passes away." "I bought two books; Orators' Manual, and Somebody's Ned."

The Comma (,). This point makes the shortest pause, and is used whenever occurs a distinct natural division of a sentence, to set off transposed or interposed words, phrases and clauses, between similar or repeated words or phrases; to mark the ellipsis of a verb, to set off a short quotation informally introduced, to prevent ambiguity, and to give prominence to emphatic and contrasted parts; as,

"*Truth, truth, and nothing but the truth, will satisfy the candid inquirer.*" "*Charles, come here, sir.*" "*I remain, yours respectfully, William Fulton.*"

The Interrogation (?) must be placed after every question; as,

"*What have you in your hand?*" "*Who is this?*"

The Exclamation (!) is used after every expression or sentence that denotes strong emotion; as,

"*O blissful days!*" "*Ah me! how soon we are forgotten.*"

The Parentheses ( ) are used to enclose a word or sentence by way of comment or explanation, and which is independent of, and not of necessary connection with, the rest of the sentence; as,

"The Saxons (for they descended from the ancient Sacœ) retained for centuries the energy and morality of their ancestors."

The Brackets [ ] are used to enclose a reference, or to rectify a mistake; as,

"She is weary with [of] life."

The Dash (—) is used to denote a sudden stop or turn in a sentence, or an omission of the middle members in a regular series where a word or a part of a word is omitted; used before an expression repeated for special emphasis, frequently employed to avoid too many paragraphs; as,

"Glory—what is it." "You are a f—l." "January, 18—." "Mr. ——." "But was it such—It was."

The Caret (∧) is used to show that something omitted is interlined above, and should be read in that place; as

p are
"Disapointment and trials often blessings in disguise."
∧ ∧

The Hyphen (-) is used to connect compound words, after a complete syllable at the end of the line, to connect the parts of a divided word, in dividing a word to show its pronunciation; as,

Father-in-law, re-establish, red-hot.

The Apostrophe (') is used to mark the possessive case and also the omission of a letter or letters in a word; as,

John's, "'Tis," for it is; "lov'd," for loved; "I'll," for I will.

The Quotation Marks (" ") are used to enclose words quoted from an author or speaker, or represented in narrative as employed in dialogue; as

An excellent poet says: "The proper study of man is man."

The Ellipsis (. . . .) is used to represent the omission of words, syllables and letters, and is sometimes represented by a dash; as, the k—g, for the king: by stars; thus, * * * *: and again, by periods; thus, ...: and also by hyphens; thus, - - - -

The Marks of Reference (* † ‡ § ‖ ¶) are used to call attention to notes of explanation at the bottom of the page. Where notes are numerous and these are all exhausted, they can be used double. Figures and letters are sometimes used for reference.

Marks of Accent.

ACCENT is stress of voice laid on a certain syllable. When a word is uttered, the syllable that receives the stress is said to be *accented.* These marks are used by writers to denote the proper pronunciation of words.

The Acute (á) is represented by a mark over a letter, or syllable, to show that it must be pronounced with the rising inflection; as, Européan.

The Grave (à) must be pronounced with a falling inflection; as, "Will you wàlk or ride?"

The Circumflex (â) represents the union of the acute and grave accents in the same syllable; as, Montreâl.

The Macron (ā) placed above a letter represents a full long vowel sound; as, Hōme.

A Breve (ă) is placed over a vowel to indicate its short sound; as, St. Hĕlena.

The Diæresis (ä) is placed over the latter of two vowels to show that they are to be pronounced in separate syllables; as, coöperate,

The Cedilla (ç) or cerilla, placed under the letter *c*, shows that it has the sound of *s*; it is used principally in words derived from the French language; thus, garçon, in which the ç is to be pronounced like *s*.

The Tilde (ñ) placed over the letter n in Spanish words to give it the sound of ny; as, señor, miñon.

Other Marks.

The Index (☞), or hand, points out a passage to which special attention is directed; as,

☞"All orders will be promptly and carefully attended to."

The Asterism, or Stars (⁂), or N. B., are sometimes used for the same purpose as the Index.

The Brace { is used to connect a number of words with one common term; as,

Committee { Wm. Clark, John Brown. Gender { Masculine, Feminine, Neuter.

A Paragraph (¶) denotes the beginning of a new subject, or a sentence not connected with the foregoing. It is also used to mark the parts of a composition which in writing or printing should be separated.

A Section (§) is used for sub-dividing a chapter into smaller parts.

Leaders (. . . .) are used in contents and indexes of books and in similar matter to lead the eye to the end of the line, for the completion of the sense; as,

PAGE.
Rules for Punctuation..... . . 60

Emphasized Words, or Underscoring.

When a writer desires to give more prominence or emphasis to certain words or sentences, he should designate the same by underscoring or drawing lines beneath the words that are to be emphasized. One line indicates *italics*, two lines SMALL CAPITALS, three lines LARGE CAPITALS, four lines *ITALIC CAPITALS.* Thus, the following sentence, underscored,

"I never would lay down my arms, never! never!! never!!!"

appears in print thus:

"I never would lay down my arms, *never!* NEVER!! NEVER.!!!"

GRAMMAR.

GRAMMAR is the art of writing or speaking a language correctly. The English language contains over 100,000 words. They are divided into nine classes, called Parts of Speech, thus: Noun, Pronoun, Article, Adjective, Verb, Adverb, Preposition, Conjunction, and Interjections. Every word in the English language belongs to one of these nine classes.

The NOUN is the name of an object, place, or thing; as, *city*, *book*, *house*, *knife*. Nouns are of two classes, common and proper. A proper noun is the name of an individual object; as, *John*, *Peru*, *England*, *Jackson*, and should always be capitalized. Names given to whole classes are common nouns; as, *nation*, *society*, *herd*, *tree*, etc.

The PRONOUN is a word used in the place of a noun; as, "*He* loves," "*She* writes," "*It* snows."

The ARTICLES are the words *the* and *an* or *a*, used before other words to limit their meaning.

The ADJECTIVE is a word used to qualify or limit the meaning of a noun; as, "*sweet* apples," "*Roman* nose."

The VERB is a word or words used to affirm an action or a state; as, "He *sleeps*," "She *writes*," "It *snows*."

The ADVERB is a word used to modify a verb, adjective, or other adverbs; as, "He sleeps *soundly*," "She writes *beautifully*," "Impostors are to be found *everywhere*."

The PREPOSITION is a word used to show the relation between a following noun or pronoun and some other word; as, "He sailed *for* Europe," "Grant marched *to* Jackson," "Look *above* this earth"

A CONJUNCTION is a word used to connect words, sentences, or parts of a sentence; as, "Authors *and* artists," "*But if* it rains I will remain."

An INTERJECTION is used to express some strong or sudden emotion of the mind; as, *Ah! Alas! Bravo! Whist!* etc.

Although the details of grammar and grammatical rule are not embraced in the plan of this work, the compiler has thought it proper to present some observations with regard to those principles which are most frequently disregarded or forgotten by careless writers, and call attention to the faults liable to be made by one unacquainted with a knowledge of the correct use of language. A full consideration of the subject of grammar requires a volume in itself. It is, therefore, necessary that the writer should know at least as much of grammar as will enable him to distinguish the different parts of speech into which language may be resolved; and must be acquainted with the various kinds of sentences, their usual construction, and the mode in which they may be analyzed into their component parts. All this can be obtained in any of the various text-books on grammar, which may be procured at any book-store.

Common Errors Corrected.

All the errors in the use of language can be embraced under four heads: Too many words; too few words; improper word or expression; improper arrangement of words.

Too Many Words.

No needless words should be used; as, "My father presented me *with* a new knife." (Omit *with*.)

1. A Pronoun should not be added to its antecedent, when the antecedent alone would express the meaning better; as, "John *he* went." Omit *he*.

2. When two negatives are equivalent to an affirmative, only one of them should be used; as, "I will never do so *no* more." Change *no* to *any*.

3. Double Comparatives and Superlatives should be avoided; "A farmer's life is the *most happiest*." Omit *most*.

4. The Article is commonly omitted—(1) When a word is used merely as a title; (2) When a word is spoken of merely as a word or name; (3) When we refer to the kind generally, or to only a part indefinitely.

5. When connected descriptive words refer to the same person or thing, the Article can generally be used only before the first of the two words. Example: "The earth is a sphere, *a* globe, or *a* ball."

6. Do not make transitive Verbs intransitive, by inserting a needless proposition; as, "Pharaoh and his host pursued *after* them. Omit *after*.

7. Do not let the same word, sound or expression recur too frequently, nor in close proximity to itself. Example: "I believe that he is the man *that* I saw." Substitute *whom* for *that*.

Too Few Words.

No necessary word should be omitted. "No one can be more wretched than I." Supply *am*. "How do you like up here?" This is an error common in New England; supply *to live*, or some other words.

1. The Article *the* is frequently needed to show that all of a class are meant; and when connected descriptive words refer to different persons or things, an Article is generally needed before each of the words. "Men who are indolent generally complain of hard times."

2. In comparison *other*, *else*, or similar word, must sometimes be inserted to prevent the leading term from being compared with itself. "That tree overtops all the trees in the forest." Supply *other*.

3. Parts emphatically distinguished, or to be kept distinct in thought, should be expressed with equal fulness. "Neither my house nor orchard was injured." Supply *my*.

4. It is generally improper to omit the subject-nominative, unless the verb is in the imperative mood, or closely connected with another verb relating to the same subject; as, "He was a man had no influence." Supply *who*.

5. A participial noun generally requires an article before it, or else the omission of both the article and the preposition. "Great benefit may be derived from reading *of* books." Omit *of*.

Improper Use of Words.

In the use of words, great care should be taken to select the most appropriate; as, "We *set* up late." Change to *sat*.

NOTE.—The sun *sets*, and a current may *set* in a certain direction; but a hen rather *sits* than *sets* on eggs, and a garment *sits* or fits well, though it may have a good *set*. "Can you *learn* me to write." Change to *teach*. "He *knowed* better." Supply *knew*. "I have *got* the book." Suppress *got*. "I *done* this work" Change to *did*. "He said nothing *farther*." Change to *further*. "Do *like* I did." Change to *as*. "*Them* that seek wisdom shall find it." Change to *they*.

1. The Pronoun *them* should not be used for the adjective *those*. "Give me *them* books."

2. Adverbs should be used to qualify verbs, adjectives and other adverbs; and adjectives to qualify nouns or pronouns: "Apples are more *plenty* than peaches." "You behaved *very bad*." Change to *badly*.

3. The comparative degree is used when but two objects are compared; and the superlative, when three or more are compared. "The eldest of her two sons is going to school."

4. The leading term of a comparison should not be compared with itself, nor included in that to which it does not belong: "Lake Superior is the largest *of any* lake in the world." Omit *of any*.

5. Avoid all improper modes of expressing comparison or the plural number; as, "I think the pansy is the *beautifullest* of flowers." *Most beautiful*. "We saw three *deers* in the field." Substitute *deer*.

6. Words should not be compared, or made plural, when the sense does not allow or require it; as, "It is the *most universal* opinion." Substitute *general*.

7. *A* should be used before *consonant* sounds, and *an* before *vowel* sounds: "*An* united people." (*A*.) "He is *a* honest man." (*An*.)

8. *A* or *an* denotes an indefinite one of several; *the* denotes the only one, the class, or a particular one of several. "That noble animal *a* horse!" *The*.

9. A compound word, or a complex term, takes the possessive sign but once, generally at the end, or next to the name of what is owned. Example—"I will meet you at *Smith's*, the *apothecary*."

10. A pair or series of nouns, not implying common possession or emphatically distinguished, take each the possessive sign; as, "*John*'s and *William's* boots fit them well."

11. To avoid harshness or inelegance, possession is sometimes better expressed by *of*, and sometimes even the possessive *s* may be omitted; as, "He thinks his own opinions better than any one else's opinions." *Than those of any one else*.

12. *Who* is applied to persons, *which* to all other objects, and *that* to either. "Those *which* are rich should assist the poor." Say *who*.

13. It is improper to mix different kinds of pronouns in the same construction; as, "Know *thyself* and do *your* duty."

14. It is generally improper to use different forms of the verbs in the same construction; as, "Does he not behave well, and *gets* his lessons well?"

15. What is forced upon the speaker, or what will simply happen to him, is better expressed by *shall* or *should*, than by *will* or *would*. "I was afraid I *would* lose my money." Substitute *should*.

16. The past tense, and not the perfect participle, should be used to predicate without an auxiliary, a past act or state.

17. The perfect tense, and not the past tense, should be used after *be*, *have*, and their variations. "I *done* so"—*did*. "I never *seen* it"—*saw*.

18. Avoid all needless passive forms, and generally the passive form of intransitive verbs; as, "My friend *is* arrived." Say *has*.

19. The verbs of a sentence should correspond in tense, and also be consistent with other words; as, "Ye *will* not come unto me that ye *might* have life."

20. Present facts and unchangeable truths must be expressed in the present tense: "What did you say *was* the capital of Illinois?"—*is*.

21. Avoid the needless use of the compound participles, instead of the simple participles; and never use a compound participle as a part of a finite verb, unless it is absolutely necessary to use it; as, "Dram-shops are now *being* closed on Sundays." Omit *being*.

22. Avoid the ambiguous or clumsy use of participles in place of infinitives, clauses, or ordinary nouns. As, "My *being sick* was the cause of *my being* absent." Say, "My sickness was the cause of my absence."

Improper Arrangement of Words.

All the parts of a sentence should be so arranged as to make it correct, clear and elegant.

NOTE.—Any violent break or separation in the natural order of words is generally improper, except when it is needed for great rhetorical effect.

Poetry allows great liberty in the arrangement of words; but any inversion that perverts or obscures the meaning, or that is more uncouth than poetical, should be avoided.

1. Nouns and pronouns should be so used as not to leave the case or relation ambiguous. "If the lad should leave his father, *he* would die." Substitute a noun for *he*, or change the order of the words.

2. Politeness usually requires that the speaker shall mention the addressed person first, and himself last; as, "Mother said that *I* and *you* must stay at home." Say *you* and *I*.

EXCEPTION.—When a fault is to be confessed, or when responsibility is to be assumed, it is generally more appropriate for the speaker to mention himself first.

3. Adjectives, adverbs and adjuncts must generally be placed as near as possible to the parts which they are designed to modify.

NOTE.—The bad position of adjectives and adjuncts is improved by bringing them nearer to what they qualify; and adverbs should generally be placed before the adjectives or adverbs which they modify, after verbs in the simple form, and between the auxiliary and the rest of the verb in the compound form.

Sometimes there is a gradation of adjectives before a noun. When this is the case, the adjectives should be so arranged that each may properly qualify all the remainder of the phrase which follows it; as, "An *old* man," "A *respectable old* man," "*Three respectable old* men."

4. It is generally improper to place an adverb between *to* and the rest of the infinitive. Incorrect, "He knew not which to *most* admire."

5. When a part of a sentence refers to each of two or more other parts, it should be suitable to each. "Cedar is not so hard, *but more durable*, than oak." Say "*Cedar is not so hard as oak, but more durable*."

Slang Expressions.

Avoid, as utterly hateful, the use of slang terms. Young people are apt to pick them up in the street and elsewhere, and use them unconsciously. In such cases they indicate simply a want of taste. In a gentleman, slang expressions are too suggestive of low company and intercourse with the worst associates; and in a lady such expressions are too offensive to be tolerated at all in good society. It has become of late unfortunately prevalent, and we have known even ladies pride themselves on the saucy *chique* with which they adopt certain cant phrases of the day. Such habits lower the tone of society and the standard of thought.

Equally to be censured as a violation of etiquette, and more so in a moral point of view, is the use of profanity. It is a sure mark, not only of low breeding, but of a narrow, degraded, if not a positively vicious, mind. Tillitson says:—"Though some men pour out oaths as if they were natural, yet no man was ever born of a swearing constitution. But it is a custom, a low and paltry custom, picked up by low and paltry spirits who have no sense of honor, no regard to decency, but are forced to substitute some rhapsody of nonsense to supply the vacancy of good sense. Hence the silliness of the practice can only be equaled by the silliness of those who adopt it."

Paragraphs.

Letters, as well as other compositions, should be divided into paragraphs if they speak of different and disconnected things. Care should be taken not to make too many paragraphs. All paragraphs after the first should begin at the same distance from the edge. This distance varies somewhat according to the width of the paper. On a large letter sheet the paragraph should begin about an inch to the right of the *marginal line*, that is, the line of writing. On note-paper, they should begin about three-fourths of an inch to the right of this line. A blank margin should always be left on the *left hand* side of each page—not on the right. The width of this margin should vary with the width of the page, and should be perfectly even. The hyphen (-) should be used when lack of space prevents the completion of a word.

FIGURES OF RHETORIC.

A DEPARTURE from the use of words in their literal significance is called a figure of rhetoric, or a rhetorical figure. By the judicious use of rhetorical figures the beauty, strength, purity, and brevity of a language may be greatly enhanced. These figures are as follows :

A **Simile** is an express comparison, referring only to the quality.

EXAMPLES—"Curses, *like chickens*, always come home to roost."

A **Metaphor** is a figure in which the words are used in their original signification, but the *idea* which they convey is transferred from the subject to which it properly belongs to some other which it resembles.

EXAMPLES—"He is the *pillar* of state." "Thy word is a *lamp* to my feet."

An **Allegory** is a figure of writing in which one thing is expressed and another understood. The analogy is intended to be so obvious that the reader cannot miss the application, but he is left to draw the proper conclusion for his own use.

EXAMPLES—"The Eightieth Psalm of David;" "Bunyan's Pilgrim's Progress."

In **Hyperbole**, the writer, under the influence of strong excitement, sometimes uses extravagant expressions which he does not intend shall be taken literally ; it should be sparingly used lest it degenerate into *bombast*.

EXAMPLE—"A rescued land
Sent up a shout of victory from the field,
That rocked her ancient mountains."

Prosopopœia, or Personification, represents as persons, or as rational or living beings, objects that are not such in reality.

EXAMPLE.—"There *Honor* comes a pilgrim gray."

NOTE.—When the grammatical properties of a word are changed by personification or metonymy, the figure is sometimes called *Syllepsis ;* as, "The *ship*, with *her* snowy sails." "Philip went down to the *city* of Samaria, and preached Christ unto *them*."

Metonymy is the name of one object applied to a different one, from some other relation than resemblance.

EXAMPLE.—"They have *Moses* and the *prophets ;*" *i. e.*, their *writings*. "We drank but one *bottle ;*" *i. e.*, the *contents* of but one bottle.

NOTE.—The most common instances of this figure are those in which the cause is put for the effect, the effect for the cause, the container for the thing contained, or the sign for the thing signified.

A **Synecdoche** (sin-ek-do-ke) is a figure of speech wherein something more or less is substituted for the precise object meant.

EXAMPLE—"The *world* considers him a great statesman," that is, *the people*.

An **Antithesis** is founded on the contrast or opposition of two objects.

EXAMPLE—"Though deep, yet clear, though gentle, yet not dull;
Strong without rage, without o'erflowing full."

The **Parallel** is a figure used to show the resemblance between two characters or writings to show their conformity in essential points, as the parallel between the Old and New Testaments.

Irony is the saying of one thing but meaning another, the words being usually mockery uttered for the sake of ridicule or sarcasm. Its use is very effective, giving a vivid impression, seldom leaving an opponent an opportunity to reply. Several remarkable examples are found in the Book of Job.

Paralipsis pretends to conceal or omit what is really suggested and enforced.

EXAMPLE—"*I will not call him a fool*, because it would be unparliamentary."

Climax consists in the gradual rise of one expression of thought above another, until our idea is raised to the highest pitch. When reversed it is called *anti-climax*.

EXAMPLE—"Boisterous in speech, in action prompt and bold,
He buys, he sells, he steals, he kills for gold."

"Then virtue became silent, heart-sick, pined away, and died."

Allusion is that figure by which some word or phrase in a sentence calls to mind, as if accidentally, another similar or analogous subject. It is one of the most serviceable figures in the language.

EXAMPLES—"Give them the *Amazon* in South America, and we'll give them the *Mississippi* in the United States."

"I was surrounded with difficulties, and possessed no *clue* by which I could effect my escape."

Exclamation is a form of speech used to express strong emotions of the mind; as, surprise, admiration, joy, grief, etc.

"Oh, time! time! it is fit thou shouldst thus strike thy murderer to the heart! How art thou fled forever! A month! Oh, for a single week! I ask not for years! though an age were too little for the much I have to do!"

Repetition seizes some emphatical word or phrase, and to mark its importance makes it occur frequently in the same sentence.

"He sang Darius, great and good,
By too severe a fate,
Fallen, fallen, fallen, fallen,
Fallen from his high estate, and weltering in his blood."

Interrogation is a rhetorical figure by which the speaker intends to express an opinion by asking a question which he does not intend shall be actually answered.

EXAMPLES—"O, Death, where is thy sting? O, Grave, where is thy victory."

"How long, Cataline, will you abuse our patience? Do you not perceive that your designs are discovered?" etc.

"Can storied urn or animated bust,
Back to its mansion call the fleeting breath?
Can Honor's voice provoke the silent dust,
Or Flattery soothe the dull cold ear of Death?"

Alliteration is the repetition of the same letter at the beginning of two or more words immediately succeeding each other.

EXAMPLE—"The lordly lion leaves his lonely lair."

"Round rugged rocks, rude, ragged rascals ran."

Euphemism is a softened mode of speech for what would be disagreeable or offensive if told in the plainest language.

"Cushi did not say to David, "Absalom is killed;" but, "*May all the enemies of the king be as that young man is.*"

Apostrophe, like the exclamation, is the sudden *turning-off* from the regular course of a subject to address some person or thing, real or imaginary, living or dead.

EXAMPLES—"O, thou Parnassus, whom I now survey,
Not in the frenzy of a dreamer's eye,
Not in the fabled landscape of a lay,
But soaring, snow-clad, through thy native sky
In the wild pomp of mountain majesty!
What marvel that I thus essay to sing?
The humblest of thy pilgrims, passing by,
Would gladly woo thine echoes with his string,
Though from thy heights no more one Muse shall wave her wing."

"O, my son Absalom, my son, my son!"

Vision is a figure of speech by which the speaker uses the present tense of the verb, and describes the action or event as actually now in sight.

EXAMPLES—"Methought I heard a voice
Cry, Sleep no more! Macbeth doth murder sleep."

"Thy blood is cold; Thou hast no speculation
In those eyes which thou dost stare with.
Hence, horrible shadow; unreal mockery, hence!"

"Soldiers! from the tops of yonder pyramids, forty centuries look down upon you."

Onomatopœia consists in the formation of words in such a manner as by their sound will suggest the sense; as, *buzz*, *hiss*, *roar*, *cuckoo*, *whip-poor-will*, *crash*.

"A needless Alexandrine ends the song,
That, like a wounded snake, drags its slow length along."

"On the ear
Drops the light *drip* of the suspended oar."

Figures of Orthography.

A figure in orthography is the deviation from the ordinary spelling or pronunciation of words. The principal figures of orthography are:

Aphæresis is the shortening of a word by taking a letter or syllable from the beginning; as *'gainst* for *against*. A shortened word is sometimes made a part of an adjoining word; as, "*There's* a rest beyond the grave."

Syncope is the shortening of a word by taking a letter or syllable from the middle; as, *o'er* for *over*.

Apocope is the shortening of a word by taking a letter or syllable from the end; as, *th* for *the*.

Prosthesis is the lengthing of a word by prefixing a syllable; as, *beloved* for *loved*.

Paragoge is the lengthing of a word by addition of a syllable; as, *Johnny* for *John*.

NOTE.—*Elision* is the omission of letters. *Ellipsis*, the omission of words. *Diæresis* is the pronouncing the final *ed* of a word; as, *loved* (one syllable) to *lov-ed* (two syllables). *Synæresis* is the contraction of two syllables into one by rapidly pronouncing two or more vowels that properly belong to separate syllables; as, *ae* in *Israel*.

Tmesis is the inserting of a word between the parts of a compound; as on "*which* side *soever*," for "on *whichsoever* side."

Figures of Syntax.

A FIGURE in syntax is the deviation of the ordinary construction of words. The principal figures are:

Ellipsis is the omission of some parts not absolutely essential to express the meaning, but necessary to complete the grammatical construction; as "The first and (*the*) last."

Aposiopesis is the leaving of something unsaid; as, "*Whom I*—but first 'tis best the billows to restrain."

Zeugma is the referring of a word to two different ones which, in strict syntax, can agree with only one of them; as, "In him who is, or him who finds a *friend*."—POPE.

Pleonasm is the use of a greater number of words than are necessary to express the meaning; as, "My banks *they* are furnished with bees."

Enallage is the use of one part of speech, or of one form of a word for another. (This figure should not be used when it can be avoided.) "*Thinks* I to myself, I'll stop."

Inversion or **Hyperbaton** is the inverting or transposition of words, placing that first which should be last."

An **Archaism** is a word or expression imitative of ancient style or usage; "Unpleasing sight, I *ween*."

Mimicry is the imitation of another person's improper use of language. This figure includes all imitations of *brogues* and *dialects*.

NOTE.—The last two figures belong to both figures of orthography and figures of syntax

Rules of Sentence-Building.

By sentence-building is meant construction. The chief things to be aimed at in this are grammatical accuracy and clearness. Unity, strength, and harmony, so essential in essays and orations, are in letters of minor importance. Persons are often unable, in the necessary rapidity of correspondence, to use, prune and dress their sentences, as in other kinds of composition; hence, they cannot be held to a strict compliance with all the rules of rhetoric, but nothing will excuse a violation of the ordinary rules of grammar. Every sentence should be clear. Avoid ambiguity and obscurity; have a clear conception of what you want to say. "Clear thinking makes clear writing."

The principal words of a sentence should be placed where thev will make the most impression.

Care should be taken not to follow a strong assertion or argument by a weaker one.

Avoid separating the preposition from the noun which it governs.

Place all modifying adjuncts as near as possible to the words which they limit.

Short sentences are easier to write or read than long ones, hence more suitable for correspondence.

Express every distinct thought or fact in a distinct sentence, and be very sparing in the use of *and*s and *but*s.

COMPOSITION AND DECLAMATION.

ACCURACY in the arrangement of one's thoughts and a ready and correct expression of them in written language is an attainment exceedingly desirable. This is called *Composition*, which is divided into two great divisions, Prose and Poetry.

Prose is that form of composition in which a natural expression, and a natural order are employed without reference to the recurrence of certain sounds, or exact arrangements of syllables. Prose composition is sub-divided into five leading divisions; viz., Letters, Descriptions, Narrations, Essays, and Argumentative Discourses.

Letter Writing is the most important of prose composition. There exists a necessity for all persons to write letters upon the ordinary topics of business or friendship. This subject is more fully explained and forms given on another page.

POSITION, FIG. 1

Right foot advanced, the left supporting the body. The principal weight of the body rests upon the foot that is deeply shaded. See Fig. 7.

POSITION, FIG. 2.

The change from the first to the second position is made by stepping forward with the right foot; throwing the principal weight upon it, only that part of the left, which is shaded, resting upon the floor. This position is assumed in Earnest Appeal, Bold Assertion, and Impassioned Speech.

Description consists in noting down the characteristics or peculiarities of any particular object that meets the eye; viz., Material Objects, Natural Scenery and Persons; to write a description it is necessary for the writer to be familiar with what he is attempting to describe. Narrations consist in giving a detailed account of incidents which have taken place, or which the writer imagines to have taken place; as, in Fiction, History, Biography, Travels, and Voyages. In narration it is necessary that the sentences be clear, and the connection between the parts be properly maintained.

An Essay is a composition generally on some abstract subject, devoted rather to an investigation of causes, effects, etc., than to an examination of visible and material peculiarities; brief descriptions and narrations may be introduced with advantage.

An Argumentative Discourse is a composition in which the writer lays down a proposition, and attempts to persuade others that it is true. When on religious subjects they are generally called sermons; when on other subjects, speeches or orations. Among the ancients orations were divided into six regular divisions; viz., *The Exordium*, or introduction, in which the speaker strove to make his hearers attentive and disposed to receive his arguments. *The Division* or plan the speaker intended to pursue in treating the subject. *The Statement*, in which the subject and the facts connected with it were laid open. *The Reasoning* in which the arguments were set forth in writing—the reasoning of opponents was refuted. *The Appeal* to the feelings—one of the most important divisions of the discourses. *The Peroration*, in which the speaker summed up all that had been said, and brought his discourse to a close.

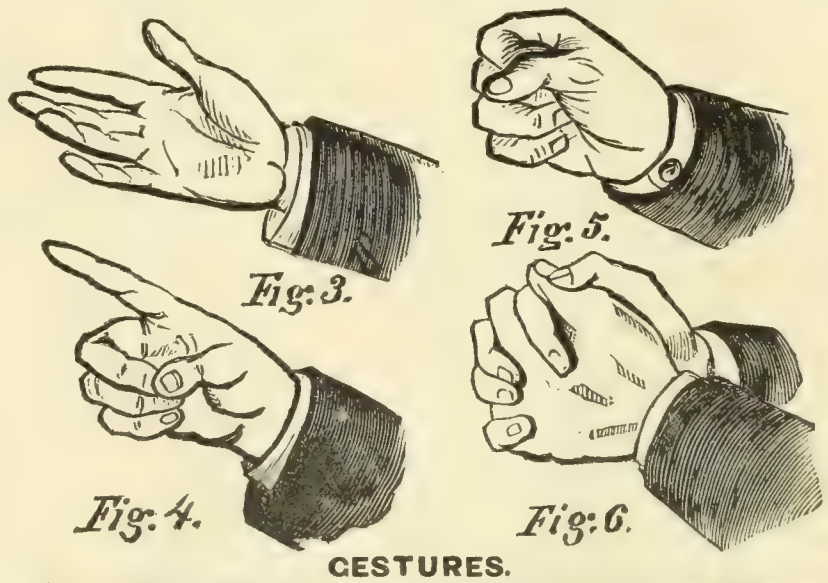
This arrangement and division is used largely by speakers at the present day, though there are many excellent discourses in which several of these parts are altogether wanting.

When a subject has been selected, no matter to which of these divisions it belongs, the first thing to be done is to proceed to its analysis; by this is meant the drawing out of the various heads under which it is intended to treat it;

as, suppose *Commerce* be the subject, its proper analysis would be—1, Definition; 2, Origin; 3, History; 4, Discoveries; 5, Advantages; or an essay on *Friendship*. The analysis would be—1, Definition; 2, Origin; 3, Antiquity; 4, Instances 5, Necessity; 6, Effects.

An attention to the subject of composition should be commenced early in life. Exercises of a simple character prepare the mind for higher exertion, and readiness and facility in the lower departments of writing enable the student to apply himself without reluctance to those mightier efforts by which the progress of intellectual culture is most rapidly advanced. Hundreds of scholars graduate from our common schools, and from some of our best private institutions, with no well-defined ideas of the construction of our language. The intelligent reader must admit that it is only this practical application of grammar that renders that art useful, and prepares the scholar to express thoughts in his own language. Its advantages are, experience in orthography, writing, grammar, punctuation, diction, construction, and the acquisition of a good style.

The taste for composition is both natural and acquired. Every child that can *think* or *express what it thinks*, can acquire it in a greater or less degree. In these two mental operations, *thought* and the *expression of thought*, lie the germs of composition. These germs may be warmed into life, expanded so as to send forth leaves and branches, blossom, and bear fruit, and yield a rich and abundant harvest in the field of literature and sound learning. Too much *stress* cannot be laid on the necessity of our youth being early taught to write their thoughts, and to declaim in public.



GESTURES.

FIG. 3.—Right hand Supine. The hand should be well opened; when partly closed the gesture is weakened.
FIG. 4.—The Index Finger. Employed in Indication, Precision, etc.
FIG. 5.—Clinched Hand. Used in Extreme Emphasis, Vehement Declaration, Desperate Resolve.
FIG. 6.—Hand Clasped. Appropriate in Supplication and Earnest Entreaty.

Style. The student who aims to be a good speaker or writer, besides correctness, must pay attention to the style or manner of expressing his ideas. Style, then, is the particular manner in which a writer or speaker expresses his thoughts by words. No two writers are likely to express the same idea in precisely the same manner, hence we have different kinds of style; they are the Simple, the Florid, the Nervous, the Concise, the Diffuse. The *Simple Style* is that in which the thoughts are expressed in a natural manner, without any attempt at effect. The *Florid*, or flowery style, is characterized by excess of ornament. The *Nervous Style* is that in which forcible sentences are employed, and which makes a strong impression on the reader or hearer. The *Concise Style* the writer expresses his ideas in very few words. The *Diffuse Style* is that of a writer who enlarges on his thoughts, and uses many words to express them. The author's style should possess the following certain properties: Purity, Propriety, Precision, Clearness, Strength, and Harmony.

"The following directions are given by Dr. Blair for attaining a good style:

"The first direction is, study clear ideas of the subject on which you are to write or speak. What we conceive clearly and feel strongly, we naturally express with clearness and strength.

"Secondly, to the acquisition of a good style, frequency of composing is indispensably necessary. But it is not every kind of composition that will improve style. By a careless and hasty habit of writing, a bad style will be acquired. In the beginning, therefore, we ought to write slowly and with much care. Facility and speed are the fruit of experience.

"Thirdly, acquaintance with the style of the best authors is peculiarly requisite. Hence, a just taste will be formed, and a copious fund of words supplied on every subject. No exercise, perhaps, will be found more useful for acquiring a proper style, than translating some passage from an eminent author in our own words and then comparing what we have written with the style of the author. Such an exercise will show us our defects, will teach us to correct them, and, from the variety of expression which it will exhibit, will conduct us to that which is most beautiful.

"Fourthly, caution must be used against servile imitation of any author whatever. Desire of imitating, hampers genius, and generally produces stiffness of expression. They who copy an author closely, commonly copy his faults as well as his beauties. It is much better to have something of our own, though of moderate beauty, than to shine in borrowed ornaments which will at last betray the poverty of our genius.

"Fifthly, always adapt your style to the subject, and likewise to the capacity of your hearers or readers. When we are to write or speak, we should previously fix in our minds a clear idea of the end aimed at; keep this steadily in view, and adapt our style to it.

"Lastly, let not attention to style engross you so much as to prevent a higher degree of attention to the thoughts. He is a contemptible writer, who looks not beyond the dress of language; who lays not the chief stress upon his matter, and employs not such ornaments of style as are manly, not foppish."

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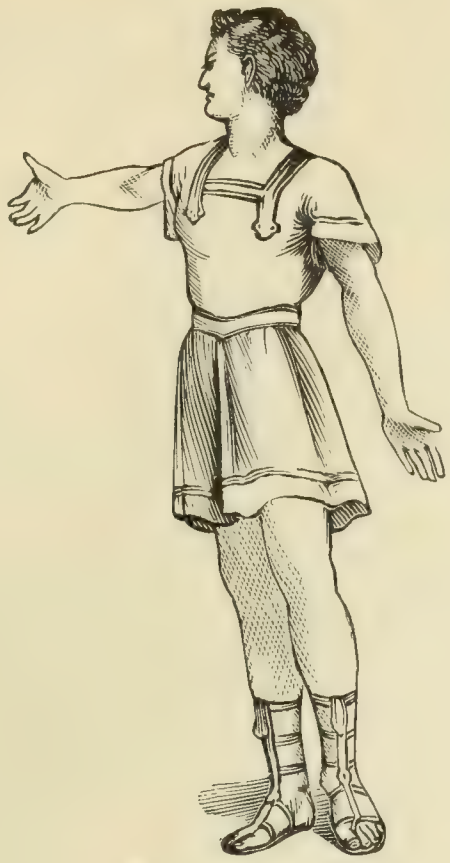

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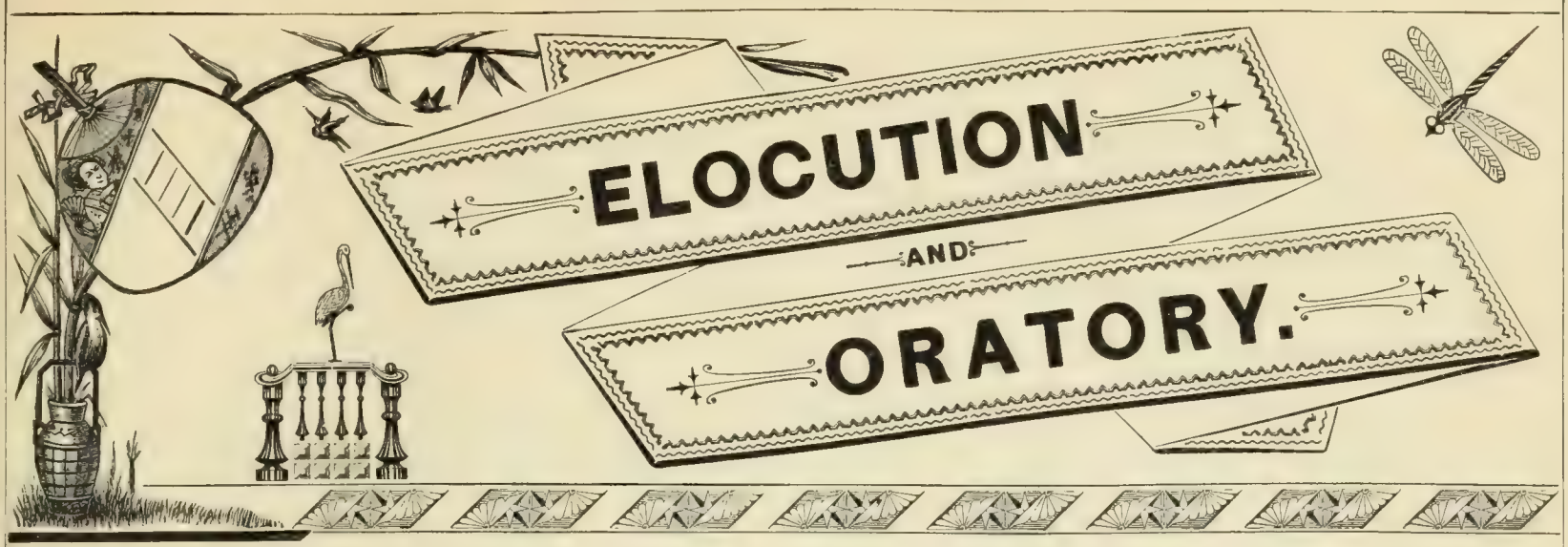

THE subject of elocution is confessedly an all important one to the American people. Our republican institutions are of such a character as to call for and encourage a practice of impromptu, as well as finished and studied, oratory. Such, indeed, is the imperative demand for the services of elocutionists of every class, that excellence in the art is a sure road to civil and political preferment. The general inaptitude to extemporaneous addresses of our citizens is conclusive proof that there is a lamentable deficiency somewhere in their early or late training. That some are gifted beyond others in the matter of oratory cannot be denied; and that the great majority of our people need nothing but proper training in the season of their youth to fit them the better to enter this department of public life is equally undeniable.

Elocution in our schools should rank in consideration with the more important branches of geography, grammar, and arithmetic. The scholars should be continually practiced in declamation, and drilled in the principles of elocution. If these same youth be accustomed from their early scholastic life to address audiences, even of their own school companions, much will be accomplished toward preparing them for public speaking.

Nearly every young man has thoughts and feelings to express. To aid in molding into available shape, and clothe in fitting language his thoughts, that they may prove at once interesting and entertaining, the following suggestions or outline of the requisites necessary for the production of a good reader and ready speaker may be opportune.

The prime qualification for an orator is a pure and cultivated voice; therefore a right knowledge of the right use of the breathing apparatus, together with the proper manner of disciplining and using the voice, is the first subject the student should notice.

FIG. 7.—This gesture is employed in emphatic, particular assertion.

FIG. 8.—This gesture is used in concession, submission and humility.

FIG. 9.—This gesture is used in specific reference, emphatic designation; the hand inverted is used in reproach, scorn, contempt, etc.

Breathing.

In breathing, stand in a perfectly erect but easy posture, with the weight of the body resting on one foot, the feet at the proper angle and distance from each other. In *Effusive* breathing draw in slowly a full breath, and send it forth very slowly in a prolonged sound of the breathing *h* or *a-h* in a whisper. In *Expulsive* breathing, draw in somewhat quicker than in *Effusive* breathing, a full breath, and emit it with a lively, explosive force, the sound of the *h* but little prolonged. *Explosive* or *Abrupt* breathing, draw in a full breath faster than in *Expulsive*, and emit it very quickly in the brief sound of the *h*.

Whispering.

For students accustomed to articulate poorly, practice in *Whispering* is one of the best remedies; for in speaking we may be understood if we do not articulate distinctly, but in

whispering it is impossible. In *Effusive* whispering let the breath pass from the mouth in as gentle a manner as possible, so that at first a person at the distance of about ten feet would understand. In *Expulsive* whispering let the breath pass from the mouth with more force than in the *Effusive*, so that a person could understand at the distance of twenty feet. In *Explosive* whispering let the breath pass from the mouth in as abrupt and explosive a manner as possible.

Qualities of Voice.

The Qualities of Voice mostly used in reading and speaking, and which should receive the highest degree of culture, are the Pure Tone, the Orotund, the Aspirated, and the Guttural.

The *Pure Tone* is a clear, smooth, sonorous flow of sound, adapted to express emotions of *joy*, *love*, and *tranquility*. The *Orotund* is a full, deep, round, pure tone of voice, adapted to the declamatory style generally, and used especially to express *sublime*, *impassioned*, and *pathetic* emotions. The *Aspirated Tone* is a forcible breathing or whispering utterance, and is used to express *fear*, *anger*, *terror*, *revenge*, and *remorse*. The *Guttural Tone* is a deep aspirated tone of voice, used to express *aversion*, *hatred*, *loathing*, and *contempt*.

Articulation.

Articulation is the distinct utterance of all the oral elements in syllables and words, according to the most approved custom of pronouncing them. With faithful practice, giving to each syllable and letter its proper sound, the student will find little difficulty in articulation. Remember that in good articulation very much depends upon opening the mouth sufficiently, so that nothing can impede a round, full tone of voice. A *daily practice* cannot be too strictly enjoined, because there is nothing that indicates Vocal Culture more plainly than good articulation.

Modulation.

Modulation includes the consideration of Key, Variation, Force, and Rate.

Key,

Or pitch, is the prevailing tone of reading or speaking, and for convenience and practice is commonly divided into Low, Middle, and High Key. The *Low Key* should generally be used in expressing *deep solemnity*, *awe*, *amazement*, *horror*, *despair*, *melancholy*, and *deep grief*. The *Middle Key* should generally be used in common *conversation*, in the delivery of a *literary* or *scientific essay*, a *doctrinal sermon*, a plain, *practical oration* on any subject limited to purposes of mere utility, and demanding the action of reason and judgment. The *High Key* should generally be used in expressing *brisk*, *gay*, and *joyous* emotions; also the *extremes of pain*, *grief*, and *fear*, which, from their preternaturally exciting power, cause the peculiar, shrill, convulsive cries and shrieks which express these passions.

The MONOTONE, though perhaps not coming under the head of Key, will be far better understood if treated here than elsewhere. The *Monotone* is speaking without change of Key, that is, preserving a fullness of tone without ascent or descent on the scale. This tone is adopted by actors when repeating passages aside. Generally the *Monotone* requires a full tone of voice, with slow and prolonged utterance. It is the ONLY tone that can properly present the *super-natural* and *ghostly*. This is the *best* tone *by far* to practice in the cultivation of the voice.

Variations.

Variations are the different movements of the voice, or *variations* from the key in the delivery of a sentence. These are the Sweeps, the Bend, the Slides, and the Closes. The most important are the *Emphatic Sweeps*. The movement of the voice which a development of the *Emphatic Sweeps* requires, is a sweep upward from the key to the word emphasized, and coming down upon the word with increased force is carried below the key and again back to it. The upper movement is called the Upper Sweep; the lower movement, the Lower Sweep. Accentual Sweeps take the same movement as the Emphatic, though very much diminished in extent, and are generally developed upon one syllable or word.

The *Bend* is a slight turn of the voice upward at a pause of imperfect sense. Its use in reading and speaking will be found of the greatest utility, as it gives life and animation to the subject. Especially in opening an address use the *Bend* as much as possible, as it aids materially in gaining the good-will and sympathy of the audience.

The *Slides* are divided into the Upward, the Downward, the Waving, and the Double Slide. The *Upward Slide* is a gradual rise of the voice upward through a series of tones, ceasing at the highest. The *Downward Slide* is the reverse of the upward, carrying the voice downward through a series of tones, ceasing at the lowest. The *Waving Slide* has the precise movement of the Emphatic Sweeps. The *Double Slide* is used in the delivery of all questions where the disjunctive conjunction *or* is present; the *or* forming the point at which the one ends and the other begins. The voice takes the movement of the Upward Slide to *or*, and the Downward Slide from it to the close.

The CLOSES are divided into the *Partial* (ʻ), and the *Perfect* (ˋ). The *Partial* close is a fall of voice at the end of one of the *parts* of a sentence to the key, or to a point near the key, preparatory to the *Perfect Close*. The *Perfect Close* is a fall of the voice at the end of a sentence to a point generally below the key.

Force.

Reading with greater or less *Force* is simply reading with more or less volume of voice upon the same key. There are many reasons why we should be judicious in the use of *Force*. First, if too little Force be used, the rear portion of the audience will not hear distinctly. Second, if too much *Force* be used the speaking will be too loud for those nearest the rostrum. Third, the continued use of an unusual degree of *Force* destroys the flexibility of the voice, and leaves no room for an increase of volume when the nature of the sentence absolutely demands greater force.

STRESS, according to Dr. Rush, is but the rendering of *Force* perceptible or impressive in *single sounds*. There are properly three kinds,—the Radical, the Median, and the Increasing. The *Radical* is generally explosive, and falls on the first part of a sound. The *Median* is also generally explosive, and swells out toward the middle of a sound, and vanishes toward the close. The *Increasing*, effusive at first, increases till the last moment of the sound, and ends with the explosive.

Rate.

Rate must necessarily vary with the nature of the thought and the emotion. The tendency of American orators is to undue rapidity. The *Rate* should not be so *slow* that the audience may anticipate what we are about to say ; and it should not be so *fast* that the articulation is rendered indistinct. Generally, *Slow Rate* should be practiced, because in speaking thus an orator has the air of self-possession, can articulate distinctly, and has in reserve the power to increase the *Rate* where the nature of the sentence may absolutely demand it.

Delivery.

All sentences are comprehended in three classes,—the Declarative, the Interrogative, and the Exclamatory. *Declarative* sentences state or declare something of time past, present, or future, affirmatively or negatively, as true or false, possible and impossible, etc. *Interrogative* sentences are such as contain questions. *Exclamatory* sentences are such as are employed to express emotion or passion.

The *Delivery* sentences are delivered with the Bend at intermediate pauses, where life, cheerfulness, or joy is required; and the Partial Close when sorrow or great emphasis is required. *Interrogative* sentences are either Definite, Indefinite, or Indirect. The *Definite* are such as begin with verbs, and may be answered by *yes* or *no*, and are delivered with the Rising Slide, ending only with the last word. The *Indefinite* are such as begin with the adverbs and relative pronouns, and cannot be answered by *yes* and *no*. They are delivered with the Upper Emphatic Sweep to the emphatic word, and the Downward Slide from it to the close. The *Indirect* are interrogative in a declarative form, and are delivered with the Waving Slide; that is, the Upper Sweep to the emphatic word and the Lower Sweep from it.

Exclamatory sentences are Declarative, Interrogative, and Spontaneous, and are delivered like the declarative and interrogative sentences from which they are derived; except that they require in addition the peculiar effects of the emotions and passions. The expressions, See there! Behold! etc., are called *Spontaneous*, because they are generally uttered without deliberation.

Gesture.

Gesture should be used only when it will aid in expressing language more forcibly; and to be appropriate and impressive must always be natural. No speaker should be so prolific or eccentric in gesture that his audience will notice any peculiarities of gesture, but will remember only that they were graceful and appropriate. The student will find the following rules of value :—

1. The gesture employed most frequently is the movement used in handing a book or other article to a friend; and the delivery of an oration is simply the presentation of ideas to an audience.

POSITION OF THE HAND.—The hand open, the first finger straight, the others slightly curved, and generally the palms of the hands open toward the audience, so that they may be seen by the audience.

2. The *Argumentative* gesture may, and should be, used most frequently in debate and argumentative declamation.

POSITION OF THE HANDS.—First finger straight, the others closed, or nearly so.

This gesture is very useful in earnest debate, as it was often remarked of Clay that the argument seemed to drop from the ends of his fingers. These gestures are of great value in any discourse.

3. The *Fist*, sometimes called the "sledge-hammer" gesture, should be used in the expression of the most earnest, powerful, *moving* sentiments, where strong arguments are to be brought out with telling effect. This gesture was a favorite one with Daniel Webster ; and in those memorable debates with Haynes in the United States Senate, he is said to have riveted his arguments with the force of a giant when at every appropriate place he brought down his "sledge-hammer" gesture.

Save in debate and argumentative orations, gesture should seldom be used, except when referring to some object in nature.

I. When referring to the earth covered with snow, to withering famine, to desolation in whatever respect, or when referring to death or hell, always have the *palm* of the hand *downward*, and the arm raised but slightly from the body.

II. When referring to the earth robed in green, to the trees and flowers in bloom, to life or to abundance, always have the *palm* of the hand *upward*, and often raised as high as the head.

In all cases be careful to complete the gesture where it is intended at the instant of uttering the syllable or word; for if it comes in before or lags behind the word, it will certainly detract from the effect

Style.

The student should never attempt to deliver any selection until he first ascertains to what style it belongs. If it be—

1. *Argumentative*, he must deliver it as if debating, therefore earnest;

2. *Descriptive*, he must deliver it as if actually describing some scene;

3. *Persuasive*, he must use those looks, tones, and gestures appropriately used in persuasion

Passions.

The student should always have his mind so wrought up to the proper pitch in which the Passion should be rendered, that he may with ease be able to deliver it correctly. Great actors, before appearing in the character they are to personify, through force of will work their minds up to the degree of passion required, and thus appear perfectly lifelike.

Elocutionists, also, in exhibiting some vehement passion to a class, have brought their mind up to such a pitch of frenzy as to be several hours in overcoming its effects. Students should always, before attempting to express one of the passions, carefully examine in what Tone, Key, Force, and Rate it should be delivered. Finding these, adapt the voice and expression to it, and then deliver it.

DIRECTIONS FOR STUDENTS.

1. Position of the Body.—The first, and certainly one of the most important directions to students, is, that he should stand erect and firm, and in such a posture that the chest may be fully expanded, and easy play given to the organs of respiration and utterance.

2. The Weight of the Body.—The weight of the body should be thrown upon one foot leaving the other free to be thrown backward or forward; or the weight of the body changed to rest upon it, and thus continuing to change as often as fatigue or the action in speaking may require. When the weight is thus resting upon one foot, the feet should be nearly, but never quite, at right angles to each other.

3. Position of the Head.—The head should be held in an erect and natural position, as this, in delivery, chiefly contributes to the expression. For, when inclined to one side, it expresses languor; when drooped, humility; when turned upward, pride; and when stiff and rigid, it indicates a lack of ease and self possession.

4. The Eyes.—As the eyes are the light of the body, so in delivery, they are the life of expression. They should occasionally glance toward the gesture, as that gives prominence, and attention to it; when we wish to refuse or condemn, the eyes should be turned from the object, otherwise the eyes should be toward the audience, and assume an expression of earnestness.

5. Moving Upon the Stage.—Moving upon the stage (while practicing) even to excess is advisable; because the grace of an orator is conspicuous in the ease with which he moves and changes his position. The student should, however, (except in cultivation) be judicious in this practice; as too frequent movements upon the rostrum will indicate that he is disconcerted.

6. Drinking While Speaking.—The thirst, which is experienced by many speakers, is simply a lack of self possession; and, as soon as the speaker is entirely at ease, the thirst will disappear. But the more he drinks the more thirsty he will become, and the more difficult it will be for him to control his voice.

7. Vocal Exercise.—Exercising the vocal organs a few moments vigorously about two hours before speaking in public, is an excellent practice to secure a good tone, but care should be taken that this practice be not prolonged so as to weary the organs, else they may not recover their natural elasticity before speaking.

8. "Tobacco Injurious to the Voice.—The use of tobacco, in any form, has a deleterious effect upon the speaking and breathing organs; it enfeebles the nervous system and tends to make the voice dry, husky and inflexible. Public speakers who are votaries of the weed, if they cannot give it up entirely, ought, by all means to refrain from the use of it for several hours previous to speaking or engaging in any public vocal exercise."—*Kidd.*

Every student should carefully analyze that epitome of instruction "Hamlet's Instruction to the Players." He will be delighted to notice that the great artist has presented in a single page a concise summary of invaluable suggestions.

HAMLET'S INSTRUCTION TO THE PLAYERS.

Speak the speech, I pray you, as I *pronounced* it to you: trippingly on the tongue; but if you *mouth* it, as *many* of our players do, I had as lief the town-*crier* spake my lines. Nor do not saw the air too much with your hand *thus*, but use all *gently;* for in the very torrent, tempest, and (as I may say), *whirlwind* of your passion, you must acquire and beget a *temperance*, that may give it *smoothness.* O, it offends me to the *soul*, to hear a robustious, periwig-pated fellow tear a passion to tatters, to very *rags*, to split the ears of the groundlings; who, for the *most* part, are capable of nothing but inexplicable dumb shows and noise. Pray you, *avoid* it. Be not too *tame*, neither, but let your own discretion be your *tutor.* Suit the action to the *word;* the word to the *action:* with this special *observance:* that you *o'erstep* not the modesty of *nature;* for anything so over-*done* is from the purpose of *playing;* whose end, both at the first and now, was, and is, to hold, as 'twere, the mirror up to *nature;* to show virtue her own *feature;* scorn her own *image;* and the very age and *body* of the time his form and *pressure.* Now this, overdone or come tardy off, though it make the unskilful *laugh*, cannot but make the *judicious grieve;* the censure of which *one*, must, in your allowance, o'erweigh a whole theatre of *others.* O, there be players, that I have seen play, and heard others praise, and that *highly* (not to speak it *profanely*,) that, neither having the accent of *Christians*, nor the gift of Christian, pagan, or *man*, have so strutted and bellowed, that I have thought some of nature's *journeymen* had made men and not made them *well:* they imitated humanity so *abominably.*

1. Mythology.
2. Rural happiness.
3. Our native land.
4. Description of a storm.
5. Scene at a summer's noon.
6. A winter landscape.
7. A market day.
8. An evening walk.
9. The entrance of Christ into Jerusalem.
10. Ruins of Rome.
    " Greece.
11. Twilight.
12. A winter evening.
13. Moonlight at sea.
14. Spring.
15. Summer.
16. Autumn.
17. Winter.
18. The equator.
19. The tropics.
20. Mid-summer.
21. Rural scenery.
22. Review of the seasons.
23. Solitude.
24. The love of order.
25. Evils of obstinacy.
26. Firmness.
27. Delicacy of feeling.
28. Delicacy of taste.
29. Novels.
30. Tales of fiction.
31. Contemplation.
32. Correspondence between true politeness and religion.
33. Sympathy.
34. The advantages of a good education.
35. The effects of learning on the countenance.
36. Power of habit.
37. The art of pleasing.
38. Comparison of history and biography.
39. The passions.
40. The difference between beauty and fashion.
41. Enterprise.
42 Exertion.
43. Importance of a good character.
44. Criticism.
45. Religious education.
46. Monumental inscriptions.
47. On forming connexions.
48. Qualifications for the enjoyment of friendship.
49. Duties of hospitality.
50. Moral principles.
51. Moral duties.
52. Civility.
53. Family quarrels, their causes, and mode of preventing them.
54. Early attachments.
55. Taste for the cultivation of flowers.
56. Government of temper.
57. Comedy.
58. Tragedy.
59. Uses of adversity.
60. Poetical taste.
61. Manners.
62. Modesty of merit.
63. Method.
64. Parental indulgence.
65. Parental severity.
66. Profligacy.
67. The study of the Latin language.
68. The study of the French language.
69. Ingenuity.
70. Eloquence.
71. Fancy.
72. Imagination.
73. Classical learning.
74. Taste for simple pleasure.
75. Skepticism.
76. Amusements.
77. Efficacy of moral instruction.
78. A cultivated mind necessary for the enjoyment of retirement.
79. Want of personal beauty as affecting virtue and happiness.
80. Happiness of domestic life.
81. Evils of public life.
82. Modesty a sign of merit.
83. Equanimity the best support under affliction.
84. Ill effects of ridicule.
85. Necessity of temperance to the health of the mind.
86. Moral effects of painting and sculpture.
87. The choice of a profession.
88. Selfishness.
89. Literary genius.
90. Necessity of attention to things as well as to books.
91. Fear of growing old.
92. The butterfly and its changes.
93. Freedom.
94. The rose.
95. The lily.
96. Remorse.
97. The voice.
98. Grace.
99. Gesture.
100. Woman.
101. Man.
102. Youth and Manhood.
103. The sacred Scriptures.
104. The press.
105. The pulpit.
106. The human frame.
107. Traveling.
108. Language.
109. Liberty.
110. Infidelity.
111. Atheism.
112. Independence.
113. The existence of God.
114. Light.
115. Darkness.
116. Heat.
117. Cold.
118. The rainbow.
119. The wife.
120. The husband.
121. Influence of Christianity.
122. Stability of character.
123. Instability of character.
124. Peevishness.
125. Art of pleasing.
126. Local associations.
127. Influence of female character.
128. Discretion.
129. New England.
130. Paternal influence.
131. Maternal influence.
132. Intemperance.
133. Fashionable follies.
134. Emigration.
135. Intellectual dissipation.
136. Intellectual discipline.
137. The warrior.
138. The statesman.
139. The legislator.
140. The judge.
141. A field of battle.
142. A naval engagement.
143. Immortality.
144. Decision of character.
145. Romance.
146. Flattery.
147. Industry.
148. Temperance.
149. Resentment.
150. Lying.
151. Piety.
152. Anger.
153. Poetry.
154. Envy.
155. Virtue.
156. Justice.

157. Adversity.
158. Pride.
159. Compassion.
160. Avarice.
161. Slander.
162. Mercy.
163. Wealth.
164. Prudence.
165. Gratitude.
166. Affectation.
167. Loquacity.
168. Wisdom.
169. Luxury.
170. Health.
171. Pleasure.
172. Gaming.
173. Religion.
174. Study.
175. Experience.
176. Peace and war.
177. Want and plenty.
178. Ignorance and learning.
179. Happiness and misery.
180. Virtue and vice.
181. Parsimony and prodigality.
182. Hope and fear.
183. Reward and punishment.
184. Beauty and deformity.
185. Affection and hatred.
186. Arrogance and humility.
187. Order and confusion.
188. Carelessness and caution.
189. Contentment and dissatisfaction.
190. Emulation and sloth.
191. Cleanliness.
192. Religious intolerance.
193. Charity.
194. Contentment.
195. Courage.
196. Hope.
197. Perseverance.
198. Conscience.
199. Death.
200. Life.
201. Sickness.
202. Health.
203. Good humor.
204. Omniscience of God.
205. Omnipresence of God.
206. Truth.
207. Sincerity.
208. Procrastination.
209. Trust in God.
210. Pleasures resulting from proper use of our faculties.
211. Modesty.
212. Application.
213. Discretion.
214. Christianity.
215. Suspicion.
216. Fortitude.
217. Forgiveness.
218. The seasons.
219. Filial affection.
220. Harmony of nature.
221. Adversity.
222. Distribution of time.
223. Sources of knowledge.
224. Conjugal affection.
225. Filial piety.
226. Generosity.
227. Heroism.
228. Despair.
229. Government
230. Dramatic entertainments.
231. Fables and allegories.
232. Figurative language.
233. Commerce.
234. Chivalry.
235. Philosophy.
236. Natural history.
237. Astronomy.
238. The invention of the mariners' compass.
239. The invention of the telescope.
240. The application of steam.
241. The invention of the steam engine.
242. The mathematics.
243. Astrology.
244. Modern discoveries.
245. Architecture.
246. The law.
247. The learned professions.
248. Curiosity.
249. Nature.
250. Art.
251. The influence and importance of the female character.
252. Is the expectation of reward or the fear of punishment the greater incentive to exertion?
253. The value of time, and the uses to which it should be applied.
254. The character of the Roman Emperor Nero,—of Caligula,—of Augustus,—of Julius Cæsar,—of Numa Pompilius.
255. The duties we owe to our parents, and the consequence of a neglect of them.
256. How blessings brighten as they take their flight.
257. How dear are all the ties that bind our race in gentleness together.
258. The advantages of early rising; and the arguments which may be adduced to prove it a duty.
259. Misery is wed to guilt.
260. A soul without reflection, like a pile
Without inhabitant, to ruin runs.
261. Still where rosy pleasure leads
See a kindred grief pursue,
Behind the steps that misery treads
Approaching comforts view.
262. 'Tis Providence alone secures,
In every change, both mine and yours.
263. Know then this truth, enough for man to know,
Virtue alone is happiness below.
264. Prayer ardent opens heaven.
Whatever is, is right.
265. Knowledge and plenty vie with each other.
266. When beggars die there are no comets seen;
The heavens themselves blaze forth the death of princes.
267. Friendship is constant in all other things
Save in the office and affairs of love.
268. Man, proud man,
Drest in a little brief authority,
Most ignorant of what he's most assured.
269. No might nor greatness in mortality
Can censure 'scape; back-wounding calumny
The whitest virtue strikes.
270. They say, best men are molded out of faults.
271. What we have we prize not to the worth
While we enjoy it; but being lacked and lost,
Why then we rack the value; then we find
The virtue that possession would not show us
While it was ours.
272. All delights are vain; but that most vain
Which, with pain purchased, doth inherit pain.
273. Light, seeking light, doth light of light beguile.
274. Too much to know is to know nought but fame.
275. Where is any author in the world
Teaches such beauty as a woman's eye?
276. The hind that would be mated by the lion
Must die for love.
277. Our remedies oft in ourselves do lie
Which we ascribe to heaven.
278. The web of our life is of mingled yarn,
Good and ill together: our virtues would be
Proud, if our faults whipped them not; and our
Crimes would despair if they were not
Cherished by our virtues.
279. Let's take the instant by the forward top;
For we are old, and on our quickest decrees
The inaudible and noiseless foot of time
Steals ere we can effect them.
280. They lose the world that do buy it with much care.
281. I can easier teach twenty what were
Good to be done, than be one of the twenty to
Follow mine own teaching.
282. All things that are,
Are with more spirit chased than enjoyed.
283. Love is blind, and lovers cannot see
The petty follies that themselves commit.
284. The world is still deceived with ornament.
285. The man that hath no music in himself,
Nor is not moved with concord of sweet sounds,
Is fit for treason, stratagems, and spoils.
286. The nightingale, if she would sing by day,
When every goose is cackling, would be thought
No better a musician than the wren.
How many things by season seasoned are
To their right praise and true perfection.
287. This our life exempt from public haunt,
Finds tongues in trees, books in the running brooks,
Sermons in stones, and good in everything.
288. Oftentimes, to win us to our harm,
The instruments of darkness tell us truths,
Win us with trifles, to betray us
In deepest consequence.
289. I dare do all that may become a man,
Who dares do more is none.
290. If it were done, when 't is done, then 't were well
It were done quickly.
291. Memory, the warder of the brain.
292. Nought's had, all's spent
Where our desire is got without content.
293. Things without remedy
Should be without regard.

294. When our actions do not,
Our fears do make us traitors.
295. Angels are bright still, though the brightest fell.
296. The grief that does not speak
Whispers the o'erfraught heart, and bids it break.
297. Courage mounteth with occasion.
298. When fortune means to men most good,
She looks upon them with a threatening eye.
299. He that stands upon a slippery place
Makes nice of no vile hold to stay him up.
300. Often times excusing of a fault
Doth make the fault the worse by the excuse,
As patches, set upon a little breach
Discredit more in hiding of the fault
Than did the fault before it was so patched.
301. How oft the sight of means to do ill deeds
Makes deeds ill done.
302. That which in mean men we entitle patience,
Is pale, cold cowardice in noble breasts.
303. Woe doth the heavier sit
Where it perceives it is but faintly borne.
304. Gnarling sorrow hath less power to bite
The man that mocks at it and sets it light.
305. O who can hold a fire in his hand
By thinking on the frosty Caucasus?
Or cloy the hungry edge of appetite,
By bare imagination of a feast?
Or wallow naked in December's snow,
By thinking on fantastic summer's heat?
Oh, no! the apprehension of the good,
Gives but the greater feeling to the worse.
Fell sorrow's tooth doth never rankle more
Than when it bites, but lanceth not the sore.
306. If all the year were playing holidays,
To sport would be as tedious as to work.
307. The better part of valor is discretion.
308. See what a ready tongue suspicion hath!
He that but fears the thing he would not know,
Hath, by instinct, knowledge from other's eyes,
That what he feared, is chanced.
309. Nought so vile, that on the earth doth live,
But to the earth some special good doth give;
Nor aught so good, but strained from that fair
Revolts from true birth, stumbling on abuse.
Virtue itself turns vice, being misapplied,
And vice sometimes 's by action dignified.
310. Striving to better, oft we mar what's well.
311. O reason not the need; our basest beggars
Are in the poorest things superfluous:
Allow not nature more than nature needs,
Man's life is cheap as beast's.
312. Give thy thoughts no tongue,
Nor any unproportioned thought his act.
313. The friends thou hast and their adoption tried,
Grapple them to thy soul with hooks of steel.
314. Beware
Of entrance to a quarrel; but, being in,
Bear it, that the opposer may beware of thee.
315. Give every man thy ear, but few thy voice.
316. The apparel oft proclaims the man.
317. Neither a borrower nor a lender be;
For loan oft loseth both itself and friend,
And borrowing dulls the edge of husbandry.
318. To thine own self be true;
And it must follow, as the night the day,
Thou canst not then be false to any man.
319. Trifles, light as air,
Are to the jealous confirmation strong
As proofs of holy writ.
320. He that is robbed, not wanting what is stolen,
Let him not know it and he's not robbed at all.

SUBJECTS FOR CONFERENCE.

1. On the mineral, animal, and vegetable kingdoms, as furnishing subjects of interesting inquiry.
2. On reflection, reading, and observation, as affording a knowledge of human nature.
3. On the present character of the inhabitants of New England, as resulting from the civil, literary, and religious institutions of our forefathers.
4. The stability of the General Government of the United States as affected by a national literature, common dangers, facility of mutual intercourse, and a general diffusion of knowledge.
5. The obligations of a country to her warriors, her statesmen, her artists, and her authors.
6. Public amusements, splendid religious ceremonies, warlike preparations, and a display of rigid police, as means of despotic power.
7. The comparative virtue of the enlightened and ignorant classes.
8. On the value to the nation of the abstract sciences, the physical sciences, and literature.
9. The associations excited by visiting Italy, Greece, Egypt, and Palestine, considered with reference to their ancient history.
10. On the fine arts, as affecting the morals, refinement, patriotism, and religion of a country.
11. On architecture, painting, poetry, and music, as tending to produce and perpetuate religious impressions.
12. On the comparative operation, in obstructing the progress of truth, of the spirit of controversy, the reverence of antiquity, the passion of novelty, and the acquiesence in authority.
13. On the character of Hume, Robertson, Gibbon, and Mitford, as historians
14. On the characteristics of man and government, as found in the savage, pastoral, agricultural, and commercial state.
15. On patronage, emulation, and personal necessity, as promotive of literary exertion.
16. On the effect of agriculture and manufactures on the morals of the community.
17. On the influence of Greek, Latin, English, and French literature on taste.
18. On novels formed on fashionable, humble, and sea life.
19. Natural, civil, ecclesiastical, and literary history, considered in relation to the tendency of each to improve and elevate the intellectual faculties.
20. Miss Edgeworth, Hannah More, and Mrs. Hemans.
21. The letters of Lady Mary Wortley, Montague, Horace Walpole, and Cowper.
22. Personal merit and powerful friends, as promoting advancement in life.
23. The influence of Young's and Cowper's poems.
24. The commercial spirit of modern times, considered in its influence on the political, moral, and literary character of a nation.
25. Sterne, Rabelais, and Cervantes.
26. The difference of feeling in the young and the old, with regard to innovation.
27. War, commerce, and missionary enterprise, as means of civilizing barbarous countries.
28. The political reformer, the schoolmaster, and the missionary.
29. The country gentleman and the plebeian.
30. Ancient and modern honors to the dead.

31. Common sense, genius, and learning,—their characteristics, comparative value, and success.
32. The prospects of a scholar, a politician, and an independent gentleman in the United States.
33. Contemporary and subsequent narratives of historical events.
34. Franklin, Davy, and Fulton. The comparative value of their discoveries and improvements.
35. The comparative influence of natural scenery, the institutions of society, and individual genius on taste.
36. Heraclitus, Democritus, Epicurus, and Diogenes.
37. The ages of Queen Elizabeth, Charles the Second, Queen Anne, and the present age, considered in a literary point of view.
38. Egypt as described by Herodotus, Greece under Pericles, the Augustan age of Rome, Spain under Isabella, Italy in the fifteenth and sixteenth centuries, and France under Louis the Fourteenth.
39. Reading, writing, observation of men and manners, and the study of nature, as means of intellectual development.
40. Popular elections, a free press, and general education.
41. The Roman ceremonies, the system of the Druids, the religion of the Hindoos, and the superstitions of the American Indians.
42. The literature and morals of a country, as affected by the efforts of individual minds, the prevailing religious faith, the established form of government, and the employment most general among the people.
43. Actions, words, manners, and expression of countenance as indicative of character.
44. The poets of England, Spain, France, and Italy.
45. The military character of Napoleon, Washington, Wellington, Frederick the Great, and Charles the Twelfth.
46. The ages of Augustus, Lorenzo de Medicis, Louis the Fourteenth, and Queen Anne.
47. The religious institutions of Egypt, Greece, and Rome.
48. Politics, war, literature, and science, as a field for the exercise of talents.
49. Astronomy, anatomy, the instinct of animals, and the moral and intellectual nature of man as affording proof of an intelligent Creator.
50. History, biography, and fiction.
51. The evils of a life of solitude, of fashion, of business, and of public office.
52. On classical learning, the study of mathematics, and the science of the human mind as contributing to intellectual culture.
53. On the operation of climate on the moral, intellectual, and military character.
54. On the power of the oriental, gothic, and classical superstitions, to affect the imagination and the feelings.
55. On pastoral, epic, and dramatic poetry.
56. On the rank and value of the mental endowments of Shakspeare, Scott, Locke, Newton, and the Earl of Chatham.
57. Roman, Grecian, and Egyptian remains.
58. On the influence of spring, summer, autumn, and winter, upon the thoughts, feelings, and imagination.
59. Britain, France, Italy, and Greece, as interesting to an American traveler.
60. On the pleasures of the antiquary, the traveler, the literary recluse, and the man of business.
61. On the beneficial effects of mechanics, chemistry, astronomy, and agriculture.
62. On the influence of peace upon the condition of the agriculturist, the manufacturer, the merchant, and the professional man.
63. On the views of life taken by Democritus, Heraclitus, Diogenes, and Zeno.
64. On the tendency of poetry, history, and ethical science, to promote improvement in virtue.
65. On the influence on personal happiness of natural temper, cultivated taste, external condition, and social intercourse.
66. On novelty, sublimity, beauty, and harmony, as sources of gratification.
67. Ancient ethics, considered as pictures of manners, as proofs of genius, or as sources of entertainment.
68. The union which a harmony of motive produces between men of different pursuits, and that which results merely from a similarity of action.
69. The respective claims of poetry, painting, architecture, and sculpture as means of refinement of taste.
70. Personal memoirs and formal histories, as illustrations of national progress.
71. An old and a new country, as fields for enterprise.
72. The superiority of conscience to human laws.
73. Ancient and modern notions of liberty.
74. The scientific traveler and the missionary.
75. A profound philosophy and a wide observation of men, as elements of a statesman.
76. The pastoral and the hunter's life.
77. The war spirit in republics and in monarchies.
78. Modern explorations in Africa and America.
79. The influence of devotion to the person of the sovereign in monarchies, and to that of a popular favorite in republics.
80. Explorations by sea and by land.
81. The study of grammar, logic, and the mathematics, as contributing to the development of the intellectual powers.
82. Personal beauty, elevation of rank, and the possession of riches, as passports in society.
83. The animal, the mineral, and the vegetable kingdoms, as fields of scientific discovery.
84. The pulpit, the press, and the school-room as efficient agents on the morals of a people.
85. The horse, the cow, and the sheep, as contributing to the comfort and convenience of mankind.
86. The expectation of reward and the fear of punishment, as affecting a moral agent.
87. The pursuits of agriculture, the profession of arms, the business of trade, and the labors of the mechanic, as affecting the taste and morals of a people.
88 Color, form, and size, as elements of physical beauty.
89. Quickness of perception, retentiveness of memory, and plodding perseverance as contributing to mental advancement.
90. The six follies of science. The quadrature of the circle; the multiplication of the cube; perpetual motion; the philosopher's stone; magic; and judicial astrology.
91. Skepticism and credulity compared as obstacles to improvement.
92. Poetry and history considered as sources of amusement.

Subjects for Colloquies, or Colloquial Discussions.

1. Attachment to party as a ground of action, for an upright politician.
2. On the defects and advantages of history, as affording a knowledge of the motives and actions of individuals, and of the character of human nature.
3. On the good and bad effects of emulation.
4. On the moral influence of the Christian Sabbath.
5. On the influence of fashion on the judgment of right and wrong.
6. On the influence of the multiplicity of books, on the interests of literature and science.
7. Deference to great names in philosophy, and to high rank in the social state.
8. The enthusiast and the matter of fact man.
9. On the advantages and disadvantages resulting to a scholar, from frequent intercourse with mixed society.
10. On the effects of literary reviews, as at present conducted.
11. On the comparative prevalence and strength of the principles of loyalty and independence in man.
12. On the character of ancient and modern patriotism.
13. Of establishing a University in the country or in a city.
14. Foreign travelers in the United States.
15. On the different views, which literary men take of the world at their first entrance upon it.
16. The difference of manners in Rome and in modern civilized States.
17. On active profession, as injuring or assisting the efforts of a literary man.
18. The comparative influence of governments and of individuals, in effecting great public improvements.

19. The literary influence of a reading public.
20. The views taken of a nation, by itself and others.
21. The moral effects of public, and of domestic amusements.
22. The effects of controversy on partizans, and on the public.
23. The influence of the Roman Gladiatorial shows, and of the Greek games on the character of the people.
24. The comparative effects of literature and of science, on the progress of civilization.
25. The effect which acquaintance with foreign languages has upon the originality of a nation's literature.
26. The comparative influence of individuals and learned societies in forming the literary character of a nation.
27. The influence of the multiplication of books upon literature.
28. The study of nature, and of man, as affording a proper field for the poet.
29. The standard of taste.
30. The novels of Fielding, Richardson, and the author of Waverly.
31. The comparative importance of the expedition to ascertain the Northwest passage, and the source of the Niger.
32. Intellectual, moral, and physical education.
33. The prospects of Christianity in India.
34. The satires of Horace and Juvenal.
35. How far the right should be controlled by the expedient.
36. On the comparative value of contemporaneous and posthumous fame.
37. On the evils of anarchy, and of an arbitrary government
38. Diligent observation of facts and philosophical use of them.
39. On superstition and skepticism.
40. The self-devotion of the Christian martyr and the Roman patriot.
41. Poets and novelists of the poor.
42. Strafford and Sir Henry Vane the Younger.
43. The idea of the beautiful, as developed in Grecian literature and art.
44. The influence of the association of ideas on our practical operations.
45. The moral and intellectual influence of the principle of emulation, on systems of education.
46. Entertaining mysteries, novels of real life, and romantic or supernatural fictions, as affording similar species of delight.
47. The Sacred and Profane poets.
48. Milton and Isaiah.
49. Johnson and St. Paul.
50. Moore and David.
51. Addison and St. John.
52. Byron and Ezekiel.
53. Hume and Moses.

Subjects for Forensic Disputations.

1. Whether the increased facilities of intercourse between Europe and the United States be favorable to this country.
2. Whether more evil or good is to be expected from the disposition manifested, at the present day, to try existing institutions by first principles.
3. Whether voting by ballot should be introduced into all elective and legislative proceedings.
4. Whether forms of government exert any important influence on the growth and character of national literature.
5. Whether any attempt should be made to preserve severity of manners in a modern republic.
6. Ought Congress to pass an international copy right law?
7. Is there reason to think that the public mind will ever be more settled than at present, about the character of Mary, Queen of Scots?
8. Whether more good than evil has resulted to the world, from the life and religion of Mahomet.
9. Whether popular superstitions, or enlightened opinions, be most favorable to the growth of poetical literature.
10. Whether the literature of America be injured by that of modern foreign countries.
11. Whether a want of reverence be justly chargeable on our age and country.
12. Whether the diversities of individual character be owing more to physical, than to moral causes.
13. Whether the advancement of civil liberty be more indebted to intellectual culture, than to physical suffering.
14. Whether the fine or the useful arts afford the better field for the display of originality.
15. Whether prosperity and increase of wealth have a favorable influence upon the manners and morals of a people.
16. Whether modern facilities of testing literary efforts by popular opinion be unfavorable to the production of great works.
17. Whether the choice of a representative should be restricted to the inhabitants of the town or district represented.
18. Whether the sum of human happiness on earth be greater, by a succession of generations, than it would have been by one continued race, the number of inhabitants being the same.
19. Whether, in a public seminary, the course of study established by rule should be the same for all.
20. Do savage nations possess a full right to the soil?
21. Whether a State has a right to recede from the Union.
22. Whether, in times of political discussion, it is the duty of every citizen to declare his opinion, and attach himself to some party.
23. Whether there were greater facilities in ancient times for an individual acquiring influence than there are now.
24. Whether the inequalities of our social condition be favorable to the progress of knowledge.
25. Is it expedient to make colonies of convicts?
26. Is the cause of despotism strengthened by the extermination of the Poles?
27. Whether the inequalities of genius in different countries be owing to moral causes.
28. Whether inflicting capital punishments publicly has any tendency to diminish crime.
29. Whether the personal dependence, incident to a minute division of labor in the arts and sciences, be dangerous to our free institutions.
30. Whether the influences which tend to perpetuate, be stronger than those which tend to dissolve, the union of the United States.
31. Whether we should abstain from publishing the truth, from a fear lest the world be not prepared to receive it.
32. Whether the popularity of a literary work is to be received as an evidence of its real merits.
33. Is there any objection to a man's proposing himself for public office and using means to obtain it?
34. Does proselytism favor the cause of truth?
35. Whether privateering be incident to the right of war.
36. Whether a written constitution be efficacious in securing civil liberty.
37. Whether the progress of knowledge lessens the estimation of the fine arts.
38. Whether the exclusion of foreign articles, to encourage domestic manufactures, be conducive to public wealth.
39. Whether the world be advancing in moral improvement.
40. Whether the progress of civilization diminishes the love of martial glory.
41. Whether personal interest in a subject of investigation be favorable to the discovery of truth.
42. Whether the power of eloquence be diminished by the progress of literature and science.
43. Whether the prevalence of despotism in Asia be occasioned principally by physical causes.
44. Whether the present circumstances of Europe furnish reason to expect an essential amelioration of human affairs.
45. Do facts, or fiction, contribute most to mental enjoyment?
46. Whether writers of fiction be morally responsible for unchaste and profane language in their productions.
47. The policy of requiring property qualifications for office.
48. Ought capital punishments to be inflicted in time of peace?
49. Does the system of modern warfare indicate any advancement in civilization?
50. Is the existence of two great political parties in our country desirable?
51. Has her union with England been detrimental to Ireland?

Subjects for Deliberative, Political, Critical, Philosophical, and Literary Discussions, Disquisitions, Inquiries, &c.

1. On the right of legislative bodies to provide by law for the support of religion. (Deliberative Discussion.)
2. The character of a philosophical historian. (Philosophical Disquisition.)
3. The effect of prevailing philosophical views on the style of elegant literature. (Disquisition.)
4. On the alleged degeneracy of animals and vegetables in America. (Philosophical Discussion.)
5. Whether works of imagination should be designed to produce a specific moral effect (Literary Discussion.)
6. The English styles that have attracted the most imitators. (Literary Disquisition.)
7. "Mahomet Ali." (Political Disquisition.)
8. Whether national literature is to be regarded more as a cause or a consequence of national refinement. (Deliberative Discussion.)
9. Originality in literature, as affected by sound criticism. (Literary Disquisition.)
10. The influence of superstition on science and literature. (Philosophical Disquisition.)
11. On the materiality of light. (Philosophical Disputation.)
12. Is the preservation of the balance of power a justifiable cause of war? (Deliberative Discussion.)
13. On the causes of the variety of complexion and figure in the human species. (Philosophical Disputation.)
14. On the policy of encouraging manufacturing establishments in the United States. (Deliberative Discussion.)
15. The merits of geological systems. (Disquisition.)
16. The comparative interest and importance of Grecian and Roman history. (Literary Discussion.)
17. The causes of the present pecuniary distresses of the commercial world. (Disquisition.)
18. The effects of the crusades. (Literary Inquiry.)
19. Changes in English style, since the time of Milton. (Literary Discussion.)
20. Comparative advantages of politics and literature as professions in this country. (Deliberative Discussion.)
21. The influence of the dramatic writers on the age of Elizabeth and Charles the Second. (Literary Discussion.)
22. The restoration of Greece to political independence. (Deliberative Discussion.)
23. The literary influence of the early English prose writers. (Literary Disquisition.)
24. Of presenting literature and science in popular forms. (Literary Discussion.)
25. Manual and intellectual labor. (Philosophical Discussion.)
26. Will the present proposed parliamentary reform endanger the monarchical and aristocratical portion of the British constitution? (Deliberative Discussion.)
27. Importance of independent criticism to the growth of national literature. (Literary Disquisition.)
28. Causes of ill health in literary men. (Philosophical Disquisition.)
29. The influence of superstition on science and literature. (Philosophical Discussion.)
30. English biography and French memoirs. (Literary Discussion.)
31. Are political improvements best effected by rulers, or the people? (Deliberative Discussion.)
32. The influence of ancient art on ancient literature. (Literary Disquisition.)
33. The poet of an early age, and of a civilized one. (Literary Discussion.)
34. Comparative utility of the moral and physical sciences, in the present age. (Philosophical Discussion.)
35. On what does the security of our institutions depend? (Political Disquisition.)
36. The expediency of intervention by one nation in the civil and public contests of others. (Deliberative Discussion.)
37. The evils and benefits of large books. (Literary Discussion.)
38. Skepticism and love of truth, as indications of mental character and vigor. (Philosophical Discussion.)
39. Tendency of free institutions to bring first principles into question. (Deliberative Discussion.)
40. The influence of Lord Bacon's writings on the progress of knowledge. (Philosophical Discussion.)
41. An author's writing many books, or resting his fame on a few. (Literary Discussion.)
42. Universal suffrage. (Political Disquisition.)
43. The resources and encouragements of elegant literature in the Old and New World. (Literary Discussion.)
44. The comparative power of moral and physical causes in forming the American character. (Philosophical Discussion.)
45. Are short terms of political office desirable? (Deliberative Discussion.)
46. Modern imitation of the ancient Greek tragedy. (Literary Disquisition.)
47. The real or supposed decline of science, at the present day. (Philosophical Disquisition.)
48. English novels in the reigns of George the Second and George the Third. (Literary Discussion.)
49. The expediency of making authorship a profession. (Philosophical Discussion.)
50. Whether patriotism was inculcated to excess in the ancient republics. (Deliberative Discussion.)
51. The life and services of Linnæus. (Philosophical Disquisition.)
52. The observance of poetical justice in fictitious writings. (Literary Disquisition.)
53. Greek and Roman comedies. (Critical Disquisition.)
54. Education as aiming to develop all the faculties equally, or to foster individual peculiarities of taste and intellect. (Philosophical Discussion.)
55. Utility of chemical knowledge to professional men. (Philosophical Disquisition.)
56. The expediency of religious establishments under any form of civil government. (Deliberative Discussion.)
57. On the practicability of reaching the North Pole, and the advantages which would attend such an expedition. (Philosophical Disputation.)
58. Should the right of suffrage in any case depend upon different principles, as it respects different classes or individuals in the same country? (Deliberative Discussion.)
59. On the probability of prolonging the term of human life, by the aid of physical or moral causes. (Philosophical Discussion.)
60. Upon the Huttonian and Wernerian theories of the earth. (Philosophical Disputation.)
61. On the use of heathen mythology in modern poetry. (Literary Discussion.)
62. On the tendency of a legal provision for the support of the poor, to diminish human misery. (Deliberative Discussion.)
63. The moral tendency of the natural sciences. (Philosophical Discussion.)
64. The merits of the histories of Hume and Lingard. (Literary Discussion.)
65. Liberal principles, as affecting the strength of a government. (Deliberative Discussion.)
66. Political patronage in Republics. (Political Disquisition.)
67. The poet of an early, and of a civilized age. (Literary Discussion; see No. 32.)
68. Are mental resources and moral energy most developed in unprincipled men? (Philosophical Discussion).
69. Whether heat has an independent existence. (Philosophical Disputation.)
70. On the probable disposition and mutual relation of the fixed stars.
71. On the alleged improvement in the art of composition since the age of Queen Anne.
72. On the expediency of a national university. (Deliberative Discussion.)
73. Whether the climate of any country has undergone any permanent change. (Philosophical Disputation.)

74. Whether extensiveness of territory be favorable to the preservation of a republican form of government.
75. What reasons are there for not expecting another great epic poem? (Literary Inquiry.)
76. The probability of the study of the dead languages always being essential to a liberal education.
77. Why are men pleased with imitation, and disgusted with mimicry?
78. What grounds are there distinct from revelation, to believe in the immortality of the soul?
79. On the comparative utility of the moral and physical sciences in the United States.
80. The views entertained of the duties and objects of public offices by the incumbents.
81. The use of a diversity of languages.
82. The amount and character of crime in an age of barbarism, and an age of laws.
83. An inquiry into the cause of the growth of the power of ancient Rome. The favoring circumstances,—character of the people,—local situation,—early institutions of the republic,—condition of other states.
84. The use of ballads and popular songs in a rude and in a civilized age.
85. The assistance derived from friends, party, and wealth, in a democracy; and from ancestry, court favor, and title, in a despotism.
86. The favorite of nature, and the creature of art
87. The connection of religious celebrations with public festivities, as seen both in Pagan and Christian countries.
88. Comparison of Horace's reasons for abandoning irreligion (see Book 1st, Ode 28th, Parcus Decrum), with those that might affect a modern skeptic.
89. Comparison of Hume with Sallust in the delineation of character.
90. Sketches of the character, as given by the historian, with Shakspeare's (or the dramatist's) mode of acquainting us with men.
91. Spoken and written language, as deceptive or inefficient modes of communication. (*Note.* We are often disappointed in reading what we much admired in hearing.)
92. The advantages and disadvantages of negative character. (*Note.* "Deficiency of character is oftener taken for positive perfection; want of ardor is exalted into self-command and superior prudence. The cold and indifferent never offend by zealous interference, and never get into difficulties.")
93. The causes which have checked progress, or improvement in moral and physical science, or in arts and government.
94. The triumphs of the soldier and the philosopher, as of Alexander and Aristotle, Bonaparte and Cuvier.
95. Elevation of rank, as affecting turpitude of character.
96. The influence of successive generations, instead of one permanent race on human improvement.
97. The English language as it is spoken, and as it is written.
98. Of what classes of pleasure and gratification are those unfortunate beings susceptible, who are destitute of the senses of sight and hearing, as well as the faculty of speech?
99. Is the loss of sight, or of speech, the greater deprivation?
100. Of making changes in the political constitution of free States, easy. (Deliberative Discussion.)
101. The history of Astronomy. (Disquisition.)
102. The grounds for thinking that the malaria will eventually depopulate Rome. (Philosophical Disputation.)
103. The effects on American literature, of a community of language with England. (Literary Discussion.)
104. The comparative advantages of Western Africa and Hayti for colonizing free blacks. (Deliberative Discussion.)
105. A history of English Literature, in which some notice may be taken of the origin and progress of the language, the influx of different terms; the peculiar styles which from age to age have been predominant; the writers who have contributed to vary, and those who have assisted in fixing its present form, structure, and character; the influence of the introduction of scientific terms,—the Latin and Greek style, the French style; the Saxon peculiarities,—an enumeration of the writers who may be considered as of standard authority,—the poets and historians,—the essayists,—the moral, metaphysical, religious, philological, philosophical, and scientific writers,—the copiousness, precision, force, and elegance of the language; the prospects of its alteration, extinction, or universal prevalence,—the character, style, beauties, defects, and influence of the writings of the respective distinguished authors of each age,—the subjects which they treated, and the interest felt by the civilized world in general on these subjects respectively. [These hints will probably furnish subjects for many dissertations, disquisitions, etc., connected with the history of English Literature.]

Subjects for Poems in English, Latin, Greek, &c.

1. Numina Veterum, or the Ancient Divinities.
2. Nature, the source of poetic inspiration.
3. On the discovery of Herculaneum. (Greek.)
4. On the pleasures and pains of the student.
5. On the pursuit of fame.
6. Ode to fancy.
7. Eloquence.
8. Anticipation.
9. A vision of ambition.
10. The missionary.
11. Ad spem. (Latin.) To hope.
12. Novelty.
13. Ad pacem. (Latin.)
14. Contemplation.
15. On fame.
16. On rank and titles.
17. On civil liberty.
18. Refinement.

Subjects for Dissertations.

1. On the diversity of talents among mankind.
2. On the dependence of the mental operations on the condition of the corporeal frame.
3. On the causes of the superiority of character in modern Europe.
4. On the causes, which, independently of their merit, have contributed to elevate the ancient classics.
5. Milton and Homer contrasted and compared.
6. On the literature of the Romans, as affected by their government, religion, and state of society.
7. The influence of the fine arts upon religion.
8. The interest attached to places where distinguished persons have dwelt, or which poets have commemorated.
9. The importance of a popular history, in which the actions of men shall be represented according to the principles of the Christian religion.
10. The peculiar facilities, in modern times, for effecting great purposes in government and in religion.
11. A comparison of the domestic life of the ancient Greeks and Romans and that of our own countrymen.
12. On the influence of Christianity in producing the moral and intellectual revival of Europe, after the dark ages.
13. On the utility of the study of political economy, considered in relation to our own country.
14. On the necessity of public and private patronage, to the advancement of literature in our own country
15. The geological age of the world.
16. Agitation, as a means of effecting reform.
17. The conflict of duties.
18. On the benefit accruing to an individual from a knowledge of the physical sciences.
19. On Christianity, as affecting our domestic habits.
20. Severity of manners in a republic.
21. Heaven lies about us in our infancy.
22. The influence of fashion on our moral judgments.
23. The power of the law in free States.
24. The character of Chief Justice Marshall.
25. Distinctions of rank in the United States.
26. The encouragement to young men to educate themselves, exclusively or chiefly for high political offices.
27. Originality of thought supposed to be necessarily lessened as the world grows older.

28. Modes of publishing, circulating, and perpetuating literary works in different ages and countries.
29. Lafayette.
30. The irresponsibleness of anonymous writings.
31. The respect due from conquerors to works of art.
32. The effect of maritime enterprises on the intellectual character of a nation.
33. The field opened for men of enterprise in the West.
34. Respect for public monuments, whether triumphal or for the dead.
35. Character and writings of Sir James Mackintosh.
36. Literary character of the first settlers.
37. The infirmities of men of genius.
38. The prospects of genuine liberty in Europe.
39. The benefits to be derived from the institution of Lyceums.
40. The benefit accruing to an individual from a knowledge of the exact sciences. (See No. 18.)
41. Prospects of young men in the different learned professions.
42. The character of Socrates.
43. Long Life.
44. On the charge of ingratitude made against republics.
45. The effect of the universal diffusion of knowledge on the well-being of society.
46. The domestic life of the Romans.
47. The domestic life of the Greeks.
48. The domestic life of the ancient Egyptians.
49. On imagination and sensibility, as affected by the age of the individual.
50. Of making changes in an author's works to adapt them to modern tastes.
51. On the reciprocal influence of literature and morals.
52. On simplicity and ornament in writing.
53. Characteristic defects of modern English poetry.
54. The effects of seclusion and of society upon the literary character.
55. Public opinion, as a standard of right.
56. The moral power of sympathy.
57. The different views which literary men take of the world, at their first entrance upon it.
58. The view which a great mind takes of its own productions.
59. The principal charges preferred against the present age, by philosophers and philanthropists.
60. Chaucer and his age.
61. Visits to remarkable places.
62. The contributions of oratory to literature.
63. The influence of the multiplication of books upon literature.
64. The effect of belief in immortality upon literature.
65. The restraints imposed in modern times on the warlike spirit.
66. The lyric poetry of Scotland.
67. The fate of reformers.
68. The dread of the prevalence of skepticism.
69. Ages of action and of reflection.

DESCRIPTION OF THE ILLUSTRATIONS REPRESENTING THE POSITIONS IN ELOCUTION AND ORATORY.—Pages 124 and 125.

Fig. 11.—Grief.—The right foot slightly advanced; the left arm dropped close to the side; right arm advanced a little to the front, both hands open, the palm of the right hand the palm downward; the head leaning forward; the eye, directed downward, with lids drooping.

Fig. 12.—Dislike.—The right foot slightly advanced; the left knee slightly bent; the right arm almost falling straight, but a little advanced to the center of the figure; the left hand extends from the side; the hands open, the palms downward; the head a little drooped forward; the face turned toward the right shoulder.

Fig. 13.—Courage.—The left foot a little in advance; the figure somewhat thrown back, so that the breast is well advanced; the arms fully extended; hands open; the right hand on a level with forehead; the left on a level with lower part of thigh; the right palm partly turned upward, the left partly down.

Fig. 14.—Patriotism.—The right foot a slight space in advance; the form elevated to full height; the right arm extended, the hand just raised to a level with the eyes; the left arm extended, so that the wrist is on a level with the waist; the hand open, the palm horizontal with the body.

Fig. 15.—Caution.—The right foot about an inch in advance; the legs close together; the form at ease; the right arm bent so that the back of the open fingers touches the lips; the left arm at the side, but slightly extended, partly forward, partly sideways; the hand open, the palm downward.

Fig. 16.—Invocation.—Heels well together; form erect; arms fully extended; the right hand to a level with the face; the left arm so that the hand is below the waist; the head turned sideways as though admiring the elevated objects looked at.

Fig. 17.—Hate.—The right foot advanced, so that its heel just precedes the left foot; the body slightly bent back; the face turned to the sky, the gaze directed upward, with a fierce expression; the eyes full of baleful light; the right arm held straight up; the fingers very little curved; the left arm extended from the person; the hand open, palm up.

Fig. 18.—Adoration.—The right foot moderately advanced; the attitude gracefully easy; the right arm bent at the elbow, the thumb being on a level with the shoulder; the hand open, the palm outward; the left arm hanging down perpendicular with, and a short distance from, the side; the hand nearly open, the palm down; the head slightly thrown back; the eyes upturned.

Fig. 19.—Cursing.—The feet slightly separated, the right foot very little in advance; the right arm extended straight from the body, in the direction of the thing or person addressed; the hand almost open, fingers slightly contracted; the left arm stiffly at the side, some distance from the person, palm of open hand to the front; shoulders well back; head erect; lips wearing a fierce expression; eyes glancing malignantly.

Fig. 20.—Resolution.—The heels well together; the form straight; the left arm nearly perpendicular with the body, and about nine inches from it; the right arm, as far as the elbow, close to the body, from the elbow rather extended out; the palms of both hands turned down; the head held firmly, but not boastingly erect.

Fig. 21.—Admiration.—The right foot very slightly advanced; the left knee bent a little so as to bring the figure into an easy, agreeable posture; the form quite erect; the shoulders well back; the right arm stretched out on a level with the breast; the hand open, and the index finger pointed at the object spoken of (or to); the left arm close to the hip but from the hip slightly extended from the body; the hand expanded and palm down.

Fig. 22.—Modesty.—The right foot set fairly on the ground; the left heel a little lifted; the right arm at full length, but a few inches from the side; the hand open, the back of the hand in front; the left arm close to the body to the elbow; the fore-arm a little extended from the body, but tending downward; the hand open, the palm downward.

Fig. 23.—Disdain.—The weight of the body resting on the right foot, the left foot merely touching the toe to the ground; the right arm extended at full length, straight from the shoulder; the hand open, palm down; the left arm a little from the side; the hand extended, the palm down; the body proudly erect; the face turned to the right; the eyes following the pointing of the extended right hand.

Fig. 24.—Appeal.—Right foot a little in advance; left knee very slightly bent; shoulders thrown back somewhat; face a little upturned; eyes lifted heavenward; right arm extended; hand open, and a little above the level of the forehead; left arm extended almost horizontally, so as to bring the wrist just below the belt; the hand open, palm upward.

BOOK-KEEPING:

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INCLUDING THE MOST APPROVED FORMS OF

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AS USED IN

Stock and Partnership, in Importing and Jobbing, and Other Business.

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BOOK-KEEPING.

A GOOD knowledge of the science of accounts is now considered an important part of every young man's education, necessary even to the farmer and professional man, and indispensable in the store, the manufactory, the bank, the railroad and the insurance office, everywhere, indeed, where business of any kind is done.

The young gentleman who does not completely *master* some treatise on book-keeping, either in a school or out of it (it need not be so ponderous a volume), will lack a most valuable acquisition as an employe in any mercantile position; and still more will he feel his deficiency should he assume the responsibilities of a business of his own.

ABBREVIATIONS USED IN BOOK-KEEPING.

The object of abbreviations is to express the facts definitely and clearly, and yet save both time and space.

A.

@.—At.
Acc't.—Account.
A.D.—The year of our Lord.
Amt.—Amount.
Ans.—Answer.
Apr.—April.
Ass't'd.—Assorted.
Aug.—August.

B.

B.—Bank.
Bal.—Balance.
B. Rec.—Bills Receivable.
B. Pay.—Bills Payable.
bbl.—Barrel.
Bot.—Bought.
Brot. or brot.—Brought
bu.—Bushel.
bgs.—Bags.
bdls.—Bundles.
bls.—Bales.
B. O. or b. o.—Buyer's option.
bxs.—Boxes.

C.

¢.—Cents.
C. B.—Cash Book.
Cap.—Capital.
chts.—Chests.
cks.—Casks, Checks.
Chgd.—Charged.
Co.—Company.
C.O.D.—Collect on delivery.
Com.—Commission.
Const.—Consignment.
Cr.—Creditor.
cs.—Cases.
Cwt—Hundred-weight.

D.

d.—Pence.
D or d.—Dollar.
Dec.—December.
do.—The same.
Dep.—Deposit.
Dft.—Draft.
Dis.—Discount.
doz.—Dozen.
Dr.—Debtor.
d's.—Days.
dwt.—Pennyweight.

E.

ea.—Each.
E. E.—Errors excepted.
Exch.—Exchange.
E. & O. E.—Errors and omissions excepted.
emb'd.—Embroidered.
Eng.—English.
Ex.—Example.
Exp.—Expense or expenses.

F.

fav.—Favor.
Feb.—February.
fig'd.—Figured.
For'd.—Forward.
fol.—Folio.
frt.—Freight.
fr.—Francs.
ft.—Feet.

G.

gal.—Gallon.
gr.—Grain or Gross.

H.

hf.—Half.

hhd.—Hogshead.

I.

Ins.—Insurance.
I. B.—Invoice Book.
inst.—Instant (present month).
int.—Interest.
inv.—Invoice, inventory.
I O. U.—I owe you.

J.

J.—Journal.
Jan.—January.

L.

lbs.—Pounds.
Led.—Ledger.
L. F.—Ledger Folio.

M.

M.—One thousand.
m/a.—Months after date.
Mar.—March.
Mdse.—Merchandise.
mo.—Month.
MS.—Manuscript.
MSS.—Manuscripts.

N.

N.B.—Note Book. Take particular notice.
No.—Number.
Nov.—November.
N. P.—Notary Public.

O.

Oct.—October.
O. I. B.—Outward Invoice Book.
oz.—Ounce, ounces.

P.

p.—Page.
pp.—Pages.
P. B.—Pass Book.
pay't.—Payment.
Pd.—Paid.
per.—By.
pr.—Pair.
pcs.—Pieces.
pun.—Puncheon.
pts.—Pints.
prem.—Premium.

Q.

qr.—Quarter.
qts.—Quarts.

R.

R. R.—Railroad.
Rec'd or rec'd.—Received.
rec't.—Receipt.

S.

Sept.—September.
Sh.—Ship.
Sunds.—Sundries.
Schr.—Schooner.
Shp't.—Shipment.
S. O. or s. o.—Seller's option.
Str.—Steamer.

T.

Treas.—Treasurer.
Treas'y.—Treasury.
trcs.—Tierces.

U.

ult.—ultimo (last month).
U. S.—United States.

Y.

yds.—Yards.
yr.—Year.

SIGNS.

$.—Dollar.
".—Ditto (the same).
£.—Pound.
%.—Per cent.
№.—Number.
+.—Sign of addition.
—.—Sign of subtraction.
×.—Sign of multiplication.
÷.—Sign of division.
=.—Sign of equality.
1^1.—One and one fourth.
1^2.—One and two fourths.
1^3.—One and three fourths.

USE OF CAPITAL LETTERS IN BOOK-KEEPING.

IN Book-keeping it is customary to use capitals in beginning such words as the following:

The names of articles of merchandise; as, Silk, Wheat, Broadcloth, Delaines, etc.

Amounts of money value; as, Five Hundred Dollars.

Periods of time; as, Six Months, Nine Days.

The names of all places of business; as, Bank, Grocery, Store. In short, all words of particular importance.

Two hundred dollars and ten cents, would be written on checks, notes, drafts, etc., "Two Hundred and 10-100 Dollars." Cents are always written as fractional parts of dollars, except where the price of some article is less than one dollar, when the number of cents is expressed, and the character ¢ generally used.

BILLS.

Before attempting any of the "sets" here given, the student should spend sufficient time in making out bills and other forms of business documents to become, not only a little familiar with the work in hand, but critical enough to observe correctness in ruling, neatness in handwriting, and care in the making of figures. We give some examples to be done on loose foolscap, the student doing his own ruling in red ink.

NEW YORK, Jan. 1, 1880.

J. FAIRBANKS & CO.,

Bo't of D. APPLETON & CO.

200 W. & P. Gems @ $3.	600			
100 Webster's Spellers @ .08c.	8		608	
Received Payment, D. APPLETON & CO.				

PHILADELPHIA, PA., Feb. 8, 1880.

J. E. SOULE,

Bo't of J. B. LIPPINCOTT & CO.

25 Rms. Congress Cap, @ $2.75	68	75		
9 M Envelopes B. 6, " 3.00	27			
41 Gr. Esterbrook Fal. Pens ..... " 1.00	41			
100 Gr. Esterbrook Sch'l Pens ..... " .75	75			
20 Gr. Ortho. Holders. " 6.00	120			
41 " Oblique " " 7.00	287		618	75
Received Payment, J. B. LIPPINCOTT & CO.				

Put the following into shape, same as above, using abbreviations as given on this and the preceding pages.

Lord & Taylor to John Smith: 25 Pieces Scotch Gingham, 926 yards, @ 15½c.; 24 Pieces Canton Flannel, @ 48c. *Paid.*

Morrison & Co., to E. G. Folsom: 2 Garden Wheelbarrows, @ $5; 6 dozen Mink Traps, @ $2.50; 15 dozen Common Spring Balances, @ $2.75; 5 kegs Galvanized 6 Penny Nails, @ $6. *Not Paid.* (Omit "Received Payment," and signature of sellers.)

ACCOUNTS.

AN Account is a written statement of business transactions so arranged as to show the debits and credits.

Two conditions are expressed by an account, that of *owing* and *being owed.*

In **Single Entry** the Ledger-accounts are opened only with individuals. In **Double-Entry,** accounts are kept also with Merchandise, Bills Receivable, Bills Payable, Cash, Real Estate, Stocks and Bonds, Expense, and other things that enter into business transactions, thereby showing at all times the exact condition of every part of the business, just what is being gained or lost on the classes of things purchased and sold, the amount due on notes and bills, as well as from and to persons, the expenses, and everything else it is desirable to know. And all this is as simple and as easily arranged by the book-keeper as the most imperfect system of single-entry.

Let us take a few transactions, and arrange them into an account:

June 1.—Sold George H. Thurber & Co. m'dse. on acct., amounting to $40.

June 2.—Bo't of them a bill of groceries, $20. They pay us cash, $10.

Their account would stand as follows :

Dr.	GEORGE H. THURBER & CO.				Cr.
	40			20 10	

We debit them with the merchandise sold them, and credit them with what they pay us.

RULE FOR PERSONAL ACCOUNTS.—*Debit* persons with all they buy or receive on account ; *credit* them with all you buy or receive from them.

The student will take the following, arranging it in a similar manner, on loose paper:

July 1.—Sold Thomas Moore & Son, goods to the amount of $400; received in part payment their note for $200; cash, $50. *July* 3.—Gave Smith Brown an order on Thomas Moore & Son for mdse., $20. *July* 10.—Received their check for $100 on account. (*The difference between the sides of their account should be* $30 ; *they owe that amount.*)

Give each individual in the next a separate account, posting all items belonging to him properly:

Sold Wm. Heron, Jr., on account, mdse. amounting to $34.44. Borrowed of Tom Woods $49. Bo't of Ralph Emerson, on account, mdse., $54.61. Received cash from Wm. Heron, Jr., on account, $20. Paid Tom Woods $49, and Ralph Emerson $25 on account. Sold Wm. Heron, Jr., mdse., $100 ; received his check for $40 in part payment. Bo't of A. T. Stewart & Co., on account, at 30 days, Bill of Dry Goods, $446.26. Received cash from Wm. Heron, Jr., $25. Paid A. T. Stewart & Co., on account, $200. Bo't of Ivison, Blakeman, Taylor & Co., on account, Bill of Books, $74.50. Gave them check for $24.75. Sold W. P. Spencer, on account, mdse., $31. Sold A. T. Stewart & Co., on account, mdse., $67.40, Bo't of Wm. Heron, Jr., on account, mdse., $59.44.

SOME OF THE ACCOUNTS IN DOUBLE ENTRY.

Cash Account.

This account should show all the receipts and disbursements of cash, and the balance on hand. It is debited with all cash *received*, and credited with all *paid out*. The difference between the amount that has *come in* and that which has *gone out*, will be the *amount of cash on hand*, or "balance." *The amount of cash on hand should agree with the difference between the sides of the account.* The Cash *Book* should be closed every night.

[The student will here open an account with cash, debiting the receipts and crediting the disbursements of the following :]

Invested in business this day, cash $4,000. Paid for mdse., $1,500. Received cash for John Smith's note now due, $2,000. Received for mdse., $48 ; other sales, $25. Paid carpenters, $125. Received on Wm. Harrison's account, $24. Paid clerk hire, $100 ; rent, $25. Lost, $90.

Required.—The total am't of receipts and disbursements, and *amount of cash on hand.*

Personal Accounts.

All personal accounts show the relation of the individual, company or corporation to our business, whether they owe us, or we owe them. They are debited with all they buy or receive on account, and credited with all we buy or receive from them. The difference between the sides of the account will show the balance due us or them. If the *debit* be the larger, the person or company owes us; if the *credit*, we owe him or them.

Merchandise.

This account is intended to show the amount *paid* and *received* for goods, and the *gain* or *loss* resulting from dealing therein. All merchandise purchased is *charged* to the account; and all goods sold, as well as the balance remaining on hand, whenever books are closed, *credited*. Separate accounts may be opened for different classes of merchandise, such as Dry Goods Account, Groceries Account, Wheat, or all may go under the same title, as above.

Items for the Student.—We have on hand mdse, valued at $3,000. Sold James Taylor for cash, as per Sales Book, $250. Sold T. Youmans & Co., on account, $497.61. Bo't of Cheney Bros., on account, Bill of Silks, $546.21. Sold for cash (petty sales), $40.94. Sold James A. Garfield for cash, bill of goods, $627; Joshua R. Giddings, do., $471. Value of unsold, $2,500.

Required.—The gain or loss on merchandise.

Bills Receivable.

This account shows the notes received by us in the course of business. It is *debited* with all notes and drafts given us, and credited as these are paid, or endorsements made thereon. The difference between the sides should show exactly the amount due on all negotiable time-bills. These are always debited and credited with the sum expressed on their face; if more or less is received the amount goes to "Interest and Discount."

Items.—We have on hand the following notes: John Jones', $60; S. S. Packard's, $74, Charles Claghorn's $27.41; H. B. Bryant's, $67.50; L. T. Palmer's, $841; Edwin Forrest's $251. John Jones pays his note, $60. Received for Charles Claghorn's note, $27.41. Sold A. H. Stephenson, for note at 60 ds., bill of goods, $241. Received cash for Edwin Forrest's note, $251. Sold Alexander Cowley, on his note at 90 ds, mdse., $874. Sold W. H. Brown & Co., mdse., receiving in payment therefor their draft at 6 ds' sight on the American News Co., $281.67. L. T Palmer takes up his note, $841.

Required.—The amount of notes on hand unpaid.

Bills Payable.

These are our notes and bills held by other parties. The account is *credited* when our notes are given, and *debited* as they are paid. The difference will show the amount of our *written* obligations outstanding.

Items.—The following are notes outstanding: In favor of James Johnson, $400; Wm. H. Sadler, $41; H. C. Wright, $91. Accepted Peter Cooper's draft at thirty days' sight, for balance due him on account, $927. (*See "Drafts" in another part of the book.* The acceptance of a draft consists in writing across the face the words "Accepted," and date, and signing the name thus: "*Accepted, Jan. 18, 1880, H. T. Harrison.*" It then becomes a promise to pay, in law the same as a promissory note). Bo't of Ball & Black on our note at 30 days, mdse., $287. Accepted D. Appleton & Co.'s draft for $81.90. Took up notes held by Wm. H. Sadler, $41; James Johnson, $400. Gave our note to Devlin & Co., for bill of goods, $241. Took up note given H. C. Wright, $91.

Required.—What we owe on outstanding notes and drafts.

Real Estate.

This account is debited with all *purchases* of real estate, and *expenses* incurred about it for labor, care, taxes, etc., and credited with all it *brings in*. When books are closed the value of the real estate unsold is placed to the credit side. The difference shows a gain or a loss.

Items.—Real estate in possession, $40,000. Sold house, 21 Jay street, $5,600. Bo't at auction, brick building 261 Fourth street, for $6,000 cash. Paid carpenters for repairs on the same, $126.75; Painters, do., $59. Received for rent of 871 Newark avenue, $60; 297 Jersey Avenue, $125; 81 Henderson street, $28; 56 Varick street, $80; 281 Montgomery street, $250; 180 Bergen avenue, $40. Paid taxes, $800; repairs, $461. Sold Columbia street property for $4,200. Bo't on note and mortgage mill property at Communipaw, $20,000. Paid lumber bill, $689; agent, $25.33. Real estate remaining, $56,400.

Required.—The gain or loss on real estate.

Expense.

This account represents the losses in items of expenditure, such as clerk-hire, rent, gas, coal, etc. All expenses are *debited*.

ITEMS.—Paid for postage stamps, $3; revenue do., $1. Paid gas bill for the month, $10. Paid Express charges, $1.25. Paid clerk hire, $200. Paid for set of books for use of store, $30. Rent, $100.

Interest and Discount.

Under this head are debited and credited all allowances for the use of money on notes, drafts, etc. The account shows a gain or a loss. *Debit* the account when it *costs* value; *credit* it when it *produces* value.

ITEMS.—J. Ivison pays his note before due; face of note, $800; discount, $4. Amt. paid, $796. Pd. interest on Wilkerton's note now due, $150. Received interest on John Davis's note, $25.75. We take up note given Bowen & Co., paying cash before due, and are allowed the discount: face of note, $1,000; discount, $40. Amt. paid, $960.

Required.—The gain or loss on interest.

Stock or Partners' Accounts.

The term "Stock" is used to denote the proprietor of the business. In a partnership, the names of each of the persons composing it are used instead. On the *credit* side of these accounts are placed the sums invested, and on the *debit* side the debts and the amounts drawn out. *Gains* in business are carried to the *credit*, and *losses* to the *debit*, side. This is done when the Ledger is closed,—generally once or twice a year.

ITEMS.—*Stock Business* (*Single Proprietor*).—I invest in business this day cash, $2,000; mdse., $2,000; bills receivable, $156.40; real estate, $4,000. I owe as follows: Edwin Yorst on account, $800; S. S. Packard, $400; Daniel T. Ames, $625. Drew out for private use, $40. The gains during the year amt. to $1,000.

Required.—The proprietor's net capital at the close of the year.

ITEMS.—(*Partnership*).—A. H. Stephenson and Wm. Heron, Jr., are partners. Mr. S. invests as follows: Cash, $4,000; bills receivable, $250. The firm assumes for him a note now due, $500. Mr. H. invests: Cash, $2,000; real estate, $2,750, and owes John Smith on acct., $500, which firm assumes. Stephenson draws out, $500; Heron, $250. Gain during the year, $2,618. Partners to share equally.

Required.—The standing of each partner at the close of the year.

Resources and Liabilities.

A RESOURCE is generally understood to be any kind of property.

A LIABILITY is a debt owed by the business.

Losses and Gains.

A LOSS occurs in business where a less amount of value is received than given in an exchange; also when property *depreciates*.

A GAIN occurs where a greater amount of value is received than given in an exchange; also, when property *appreciates*.

Net Worth or Net Insolvency.

THE NET WORTH, OR NET INSOLVENCY of a business is found by adding the *net gain* to, or subtracting the *net loss* from, the original investment.

Net Gain or Net Loss.

THE NET GAIN during any period is found by subtracting the sum of the *individual losses* from the sum of the *individual gains*. Or, by subtracting the *net* worth at *commencing*, from the net worth at the *close*.

THE NET LOSS is found by subtracting the *individual gains* from the *individual losses*. Or, the net worth at the *close* from the net worth at the *commencement*.

The Difference between Single and Double Entry, and the Features of Each.

In order to show the student fully the forms employed in both methods of book-keeping, we will take the same "Transactions" for each, working them out by single-entry, and then by double-entry. In no other way will he get so good an idea of both.

RULE FOR DEBITS AND CREDITS IN DOUBLE ENTRY.—*Debit* whatever costs, and *credit* whatever produces value.

The above rule must be constantly kept in mind.

TRANSACTIONS.

New York, Jan. 1, 1880.

Invested in Business, Cash	5500 00
Merchandise	4000 00
2	
Bo't of S. S. Packard, on my note, @ 60 days, Mdse. amounting by invoice to	1000 00
"	
Bo't of W. Allen Miller, on a/c, Mdse. as per invoice	800 00
"	
Sold W. H. Sadler, on a/c,	
1 Case Gray Sheeting, 1,200 yds., @ 25c	300 00
12 pcs. Tweed 400 yds., @ $1 25	500 00
Total	800 00
"	
Cash sales this day	75 00
3	
Sold Henry C. Spencer, Mdse. amounting to	896 00
Rec'd in payment, Cash $400	
Draft @ 30 days on D. T. Ames, for balance 496	
"	
Bo't of H. C. Wright, for Cash, Mdse. amounting per invoice to	1200 00
"	
Sold P. R. Spencer, Jr., on a/c, Mdse. as per bill	150 00
4	
Cash sales this day	125 00
5	
Bo't of Wm. Heron, on my note @ 10 days, Mdse. as per invoice	2400 00
"	
Sold J. J. Sullivan, on a/c,	
8 pcs. Cassimere, 320 yds., @ $1 50	480 00
25 yds. Sheeting, @ 30c	7 50
40 " Gray Cotton, @ 12c	4 80
18 " Silk Velvet, @ $4 00	72 00
Total	564 30
"	
Cash sales this day	62 50
6	
Sold A. H. Stephenson, at 10 days, Mdse. as per bill	500 00
"	
Cash sales this day	56 00
7	
Paid for one month's Rent of store	80 00
" " Books and Stationery	20 00
" " Repairing store	25 00
Total	125 00

7	
Cash sales this day	228 00
8	
Sold Chas. Claghorn, on a/c, Mdse. as per bill	1200 00
Cash sales this day	175 00
Paid Chas. A. Dana, for advertising in "Sun."	75 00
9	
Sold John C. Cooper, bill of Mdse., amounting to	1500 00
Rec'd in payment, his note @ 90 days for $1200. Balance to remain on a/c. Cash sales this day.	78 00
10.	
Discounted my note favor S. S. Packard, due March 5th. Discount off in my favor $9 17; Amount paid $990 83. Cash sales this day.	275 00
12	
Sold Allen Wilberforce, on a/c Mdse.	450 00
"	
Rec'd from A. H. Stephenson, on a/c, Cash $200, and his draft @ 30 days, on Chas. Claghorn for $150. Total	350 00
Cash sales this day	85 00
13	
Paid W. Allen Miller, on a/c, Cash	800 00
Cash sales this day	56 00
14	
Bo't of Silas E. Gaskell, on 3 months' credit, Mdse. as per invoice	650 00
Cash sales this day	70 00
15	
Sold M. Kingsley, for his note @ 90 days, Mdse. amounting to	1200 00
16	
Paid Donaldson Bros., for advertising	50 00
Sold R. S. Bross for Cash, Mdse.	75 00
Rec'd Cash from Chas. Claghorn, on a/c	300 00
Cash sales this day	38 00
18	
Bo't of J. Fairbanks & Co., for Cash, Mdse. as per invoice	1500 00
Sold L. T. Palmer for Cash, assorted bill of Mdse. amounting to	1200 00
Cash sales this day	150 00
19	
Rec'd from A. H. Stephenson in full of a/c, Cash	150 00
Drew a draft on P. R. Spencer, @ 30 days, for am't of his a/c	150 00
INVENTORY.	
Mdse. remaining unsold	2500 00

SINGLE ENTRY.

SET I.

SINGLE ENTRY DAY BOOK.

NEW YORK, January 1, 1880.

	Net Investment of the Proprietor at starting $9500, of which his goods are worth $4000, and Cash makes up the balance.				
	2				
12	W. Allen Miller, Cr.				
	By Mdse. as per invoice.			800	00
	"				
12	W. H. Sadler, Dr.				
	To 1 Case gray Sheetings, 1200 yds., @ 25¢.	300	00		
	" 12 pcs. Tweed, 400 yds., @ $1.25.	500	00	800	00
	3				
12	P. R. Spencer, Jr. Dr.				
	To Mdse. as per bill.			150	00
	5				
12	J. J. Sullivan, Dr.				
	To 8 pcs. Cassimere, 320 yds. @ $1.50.	480	00		
	" 25 yds. Sheeting, " 30¢.	7	50		
	" 40 " gray Cotton, " 12¢.	4	80		
	" 18 " Silk Velvet " 4.00.	72	00	564	30
	6				
12	A. H. Stephenson, Dr.				
	To Mdse. as per bill.			500	00
	8				
12	Chas. Claghorn.				
	To Mdse. as per bill.			1200	00
	9				
12	John C. Cooper, Dr.				
	To Mdse. as per bill.			1500	00
	Contra				
12	By note @ 90 days for Cr.	1200	00		
	12				
12	Allen Wilberforce, Dr.				
	To Mdse. as per bill.			450	00
	"				
12	A. H. Stephenson, Cr				
	By Cash on a/c	200	00		
	" Draft @ 30 days on C. Claghorn for	150	00	350	00
	13				
12	W. Allen Miller. Dr.				
	To Cash on a/c			800	00
	16				
12	Chas. Claghorn, Cr.				
	By Cash on a/c			300	00
	19				
12	A. H. Stephenson, Cr.				
	By Cash in full of a/c			150	00
	"				
12	P. R. Spencer, Jr. Cr.				
	By draft @ 30 days' in full of a/c			150	00

SINGLE ENTRY CASH BOOK.

Cash Received.

1880. Jan.	1	Amount invested at commencing,	5500	00		
	2	Petty sales of Mdse this day,	75	00		
	3	For Mdse. sold Henry C. Spencer,	400	00		
	"	Petty sales of Mdse. this day,	125	00		
	5	" " " " " "	62	50		
	6	" " " " " "	56	00		
	7	" " " " " "	228	00		
	8	" " " " " "	175	00		
	9	" " " " " "	78	00		
	10	" " " " " "	275	00		
	12	A. H. Stephenson on a/c,	200	00		
	"	Petty sales of Mdse. this day,	85	00		
	13	" " " " " "	56	00		
	14	" " " " " "	70	00		
	16	R. S. Bross a bill of goods amounting to	75	00		
	"	Petty sales of Mdse. this day,	38	00		
	"	Rec'd of Chas. Claghorn on a/c,	300	00		
	18	Sold J. L. Palmer bill of Mdse.	1200	00		
	"	Petty sales of Mdse. this day,	150	00		
	19	Rec'd from A. H. Stephenson in full of a/c,	150	00	9298	50
					9298	50

SINGLE ENTRY CASH BOOK.

Cash Disbursed.

1880. Jan.	3	Mdse. bought of H. C. Wright as per invoice,	1200	00		
	7	Store Rent, $80 Books and Stationery, $20 Repairs on Store, $25	125	00		
	8	Chas. A. Dana, for advertising in Daily Sun,	75	00		
	10	Note favor S. S. Packard, less discount,	990	83		
	13	W. Allen Miller in full of a/c,	800	00		
	16	Messrs. Donaldson Bros. for advertising,	50	00		
	18	Bought of J. Fairbanks & Co. as per invoice,	1500	00	4740	83
		Balance on hand,			**4557**	**67**
					9298	50

Bills Receivable.

Bill Book. Either Single or Double Entry.

No.	When Rec'd.		Drawer or Endorser.	Drawee or Maker.	In Whose Favor.	For What Received.	Where Payable.	Date. Yr.	Date. Mo.		Time to Run.	When Due. Jan.	Feb.	Mar.	Apr.	May	June	July	Aug	Sept.	Oct.	Nov	Dec.	Face of Note.		When and How Disposed of.		
1	1880 Jan.	3	D. T. Ames	H. C. Spen.	My own.	Mdse.	My Office.	1880	Jan.	3	30 days		2-5											496	00			
2	"	9		J. C. Cooper	" "	"	3d Nat. Bank.	1880	"	9	90 "				9-12									1200	00			
3	"	12	C. Claghorn	A. H. S.	" "	On ac.	" " "	1880	"	12	30 "		11-14											150	00			
4	"	15		M. Kingsley	" "	"	" " "	1880	"	15	90 "				14-17									1200	00			
5	"	19	P R Spencer	Myself.	" "	"	My Office.	1880	"	19	30 "		18-21											150	00			

Bills Payable.

No.	When Issued		Drawer or Endorser.	Drawee or Maker.	In Whose Favor.	For What Given.	Where Payable.	Date. Yr.	Date. Mo.		Time to Run.	When Due. Jan.	Feb.	Mar.	Apr.	May	June	July	Aug	Sept.	Oct.	Nov.	Dec	Face of Note.		When and How Disposed of.		
1	1880 Jan.	2		Myself.	S. S. Pack'd.	Mdse.	1st Nat. Bank.	1880	Jan.	2	60 days			2-5										1000	00	Jan.	10	Disc'td
2	"	5		"	W. Heron.	"	My Office.	1880	"	5	10 "	15-18												2,00	00			

SINGLE ENTRY, LEDGER.

W. Allen Miller.

1880. Jan.	13	To Cash on a/c	10	800	00	1880. Jan.	2	By Mdse.	10	800	00

W. H. Sadler.

1880. Jan.	2	To Sundries	10	800	00						

P. R. Spencer, Jr.

1880. Jan.	3	To Mdse.....	10	150	00	1880. Jan.	19	By Dft. @ 30 d'ys in full of a/c	11	150	00

J. J. Sullivan.

1880. Jan.	5	To Mdse.	10	564	30						

A. H. Stephenson.

1880. Jan.	6	To Mdse.	10	500	00	1880. Jan.	12	By Sundries	10	350	00
							19	" Cash to balance	11	150	00
				500	00					500	00

Chas. Claghorn.

1880. Jan.	8	To Mdse.	10	1200	00	1880. Jan.	16	By Cash on a/c	11	300	00
							31	" *Balance*.....		***900***	***00***
				1200	00					1200	00

J. C. Cooper.

1880. Jan.	9	To Mdse.		1500	00	1880. Jan.	9	By Note @ 90 days	10	1200	00
							31	" *Balance*		***300***	***00***
				1500	00					1500	00

Allen Wilberforce.

1880. Jan.	12	To Mdse.	10	450	00						

SINGLE ENTRY STATEMENT.

Statement of Resources and Liabilities.

				Resources.		Liabilities.	
Cash,	Received		9298.50				
	Disbursed		4740.83				
	On hand			4557	67		
Mdse.,	Inventory as per Stock Book			2500	00		
Bills Receivable,	As per Bill Book			3196	00		
Bills Payable	" " " "					2400	00
J. J. Sullivan,	He owes me			564	30		
W. H. Sadler,	" " "			800	00		
Chas. Claghorn,	" " "			900	00		
J. C. Cooper,	" " "			300	00		
A. Wilberforce,	" " "			450	00		
Silas E. Gaskell,	I owe him					650	00
	Stock, Original Investment		9500.00				
	Net Gain		717.97				
	Present Capital					10217	97
				13267	97	13267	97

THE SAME TRANSACTIONS BY

DOUBLE ENTRY.

DOUBLE ENTRY DAY BOOK OR "BLOTTER."

New York, Jan. 1, 1880.

Invested in business, Cash	5500	00		
Merchandise	4000	00	9500	00
2				
Bought of S. S. Packard on my note @ 60 days,				
Mdse. as per invoice			1000	00
"				
Bought of W. Allen Miller on a/c,				
Mdse. as per invoice			800	00
"				
Sold W. H. Sadler on a/c,				
1 Case Gray Sheetings 1200 yds. @ $ .25	300	00		
12 Pcs. Tweed, 400 yds. " 1.25	500	00	800	00
"				
Cash sales this day			75	00
3				
Sold Henry C. Spencer Mdse. amounting to			896	00
Received in payment Cash	400	00		
Draft @ 30 days on D. T. Ames for	496	00		
"				
Bought of H. C. Wright for Cash				
Mdse. as per invoice			1200	00
Sold P. R. Spencer, Jr., on a/c,				
Mdse. as per bill			150	00
Cash Sales this day			125	00
5				
Bought of Wm. Heron, Jr., on my note @ 10 days				
Mdse. as per invoice			2400	00
"				
Sold J. J. Sullivan on a/c,				
8 pcs. Cassimere, 320 yds., @ $1.50	480	00		
25 yds. sheeting " .30	7	50		
40 " gray cotton " .12	4	80		
18 " silk velvet " 4.00	72	00	564	30
"				
Cash sales this day			62	50
6				
Sold A. H. Stephenson on 10 days				
Mdse. as per bill			500	00
"				
Cash sales this day			56	00
7				
Paid for one month's rent of store	80	00		
" " Books and stationery	20	00		
" " Repairing store	25	00	125	00
"				
Cash sales this day			228	00
8				
Sold Chas. Claghorn on a/c,				
Mdse. as per bill			1200	00
"				
Cash sales this day			175	00
"				
Paid Chas. A. Dana for advertising in "Sun"			75	00
9				
Sold John C. Cooper assorted bill of Mdse amounting to			1500	00
Received in payment his note for	1200	00		
payable in 90 days				
Balance to remain on a/c	300	00		
Carried forward			21431	80

DOUBLE ENTRY DAY BOOK OR "BLOTTER" (continued).

New York, Jan. 9, 1880.

Brought forward			21431	80
Cash sales this day			78	00
10				
Discounted my note favor S. S. Packard due March 5th			1000	00
Discount off in my favor	9	17		
Net amount paid	990	83		
"				
Cash sales this day			275	00
12				
Sold Allen Wilberforce on a/c, Mdse.			450	00
"				
Received from A. H. Stephenson on a/c, Cash	200	00		
Draft @ 30 days on Chas. Claghorn for	150	00	350	00
"				
Cash sales this day			85	00
13				
Paid W. Allen Miller on a/c, Cash			800	00
"				
Cash sales this day			56	00
14				
Bought of Silas E. Gaskell on three months' credit Mdse. as per invoice			650	00
"				
Cash sales this day			70	00
15				
Sold M. Kingsley for his note @ 90 dys., Mdse. amounting to			1200	00
16				
Paid Donaldson Bros. for advertising			50	00
"				
Sold R. S. Bross for Cash, Mdse.			75	00
"				
Rec'd from Chas. Claghorn on a/c, Cash			300	00
"				
Cash sales this day			38	00
18				
Bought of J. Fairbanks & Co. for Cash, Mdse as per invoice			1500	00
"				
Sold L. J. Palmer for Cash, Assorted bill of Mdse			1200	00
"				
Cash sales this day			150	00
19				
Rec'd from A. H. Stephenson, Cash in full of a/c			150	00
"				
Drew a Draft on P. R. Spencer, Jr., @ 30 days for amount of his a/c			150	00
			29528	80
Inventory				
Mdse. remaining unsold			2500	00

DOUBLE ENTRY JOURNAL.

New York, Jan. 1, 1880.

25	Cash, Dr.	5500	00		
26	Mdse. "	4000	00		
25	To Stock,			9500	00
	2				
26	Mdse. Dr.	1000	00		
25	To Bills Payable			1000	00
	"				
26	Mdse. Dr.	800	00		
25	To. W. Allen Miller			800	00
	"				
26	W. H. Sadler, Dr.	800	00		
26	To Mdse.			800	00
	"				
25	Cash, Dr.	75	00		
25	To Mdse.			75	00
	3				
25	Cash, Dr.	400	00		
26	Bills rec. "	496	00		
26	To Mdse.			896	00
	"				
26	Mdse. Dr.	1200	00		
25	To Cash			1200	00
	"				
25	P. R. Spencer, Jr, Dr.	150	00		
26	To Mdse.			150	00
	"				
25	Cash, Dr.	125	00		
26	To Mdse.			125	00
	5				
26	Mdse. Dr.	2400	00		
25	To Bills Payable			2400	00
	"				
26	J. J. Sullivan, Dr.	564	30		
26	To Mdse.			564	30
	"				
25	Cash, Dr.	62	50		
26	To Mdse.			62	50
	6				
27	A. H. Stephenson, Dr.	500	00		
26	To Mdse.			500	00
	"				
25	Cash, Dr.	56	00		
26	To Mdse.			56	00
	7				
27	Expense, Dr.	125	00		
25	To Cash			125	00
	"				
25	Cash, Dr.	228	00		
26	To Mdse.			228	00
	8				
27	Chas. Claghorn, Dr.	1200	00		
26	To Mdse.			1200	00
	"				
25	Cash, Dr.	175	00		
26	To Mdse.			175	00
	"				
27	Expense, Dr.	75	00		
25	To Cash			75	00
	Carried forward	19931	80	19931	80

Double Entry Journal Continued. *New York, Jan. 9, 1880.*

		Brought forward	19931	80	19931	80
27	John T. Cooper, Dr.		1500	00		
26		To Mdse.			1500	00
		"				
26	Bills receiveabl, Dr.		1200	00		
27		To John T. Cooper			1200	00
		"				
25	Cash, Dr.		78	00		
26		To Mdse.			78	00
		10				
25	Bills Payable, Dr.		1000	00		
25		To Cash			990	83
27		" Discount			9	17
		"				
25	Cash, Dr.		275	00		
26		To Mdse.			275	00
		12				
27	Allen Wilberforce, Dr.		450	00		
26		To Mdse.			450	00
		"				
25	Cash, Dr.		200	00		
26	Bills Rec., "		150	00		
27		To A. H. Stephenson			350	00
		"				
25	Cash, Dr.		85	00		
26		To Mdse.			85	00
		13				
25	W. Allen Miller, Dr.		800	00		
26		To Cash			800	00
25	Cash, Dr.		56	00		
26		To Mdse.			56	00
		14				
26	Mdse. Dr.		650	00		
27		To Silas E. Gaskell			650	00
		"				
25	Cash, Dr.		70	00		
26		To Mdse.			70	00
		15				
26	Bills Rec., Dr.		1200	00		
26		To Mdse.			1200	00
		16				
27	Expense, Dr.		50	00		
25		To Cash			50	00
		"				
25	Cash, Dr.		75	00		
26		To Mdse.			75	00
		"				
25	Cash, Dr.		300	00		
27		To Chas. Claghorn			300	00
		"				
25	Cash, Dr.		38	00		
26		To Mdse.			38	00
		18				
26	Mdse., Dr.		1500	00		
25		To Cash			1500	00
		"				
25	Cash, Dr.		1200	00		
26		To Mdse.			1200	00
		"				
25	Cash, Dr.		150	00		
27		To Mdse.			150	00
		19				
25	Cash, Dr.		150	00		
27		To A. H. Stephenson			150	00
		"				
25	Bills Rec., Dr.		150	00		
25		To P. R. Spencer, Jr.			150	00
			29528	80	29528	80

DOUBLE ENTRY CASH BOOK.

Dr. *Cash.*

1880	L. F.			Mdse.		Sundries.	
Jan 1	3	Stock,	Amount invested,			5500	00
" 2	12	Mdse.	Sales from Petty Cash Book,	75	00		
" 3	"	"	Henry C. Spencer,	400	00		
" 3	"	"	Sales from P. C. B.,	125	00		
" 5	"	"	" " " " "	62	50		
" 6	"	"	" " " " "	56	00		
" 7	"	"	" " " " "	228	00		
" 8	"	"	" " " " "	175	00		
" 9	"	"	" " " " "	78	00		
" 10	7	Discount,	On S. S. Packard's Note,			9	17
" 12	12	Mdse.,	Sales from P. C. B.,	360	00		
" 12	9	A. H. Stephenson,	On Account,			200	00
" 13	12	Mdse.,	Sales from P. C. B.,	56	00		
" 14	"	"	" " " " "	70	00		
" 16	18	Chas. Claghorn,	On Account,			300	00
" "	12	Mdse.,	Sales from P. C. B.,	38	00		
" "	"	"	L. T. Palmer, $1200, Sales from P. C. B., $150,	1350	00		
" 18	9	A. H. Stephenson,	In full of a/c,			150	00
	12			3148	50	3148	50
						9307	67

DOUBLE ENTRY CASH BOOK.

Cash. *Cr.*

1880.	L. F.			Expense.		Sundries.	
Jan. 3	10	Mdse.,	Bo't of H. C. Wright,			1200	00
" 7	15	Expense,	Month's Rent, $80, Books and Stationery, and Repairs, $45,	125	00		
" 8	"	"	Chas. A. Dana, for ad. in "Sun,"	75	00		
" 10	16	Bills Payable,	Disc'ted my note favor S. S. Packard,			1000	00
" 13	17	W. Allen Miller,	In full of a/c,			800	00
" 16	"	Expense,	Donaldson Bros., for ad.,	50	00		
" 18	12	Mdse..	Bo't of Fairbanks & Co.,			1500	00
				250	00	250	00
						4750	00
			Balance,			**4557**	**67**
						9307	67

DOUBLE ENTRY OPEN LEDGER.

Stock.

1880. Jan.						1880. Jan.		By Sundries	1	9500	00

Cash.

1880. Jan.	1	To Stock	1	5500	00	1880. Jan	3	By Mdse	1	1200	00
	2	" Mdse	1	75	00		7	" Expense	2	125	00
	3	" "	1	400	00		8	" "	3	75	00
	3	" "	2	125	00		10	" Bills Pay	3	990	80
	5	" "	2	62	50		10	" W. Allen Miller	4	800	00
	6	" "	2	56	00		16	" Expense	4	50	00
	7	" "	2	228	00		18	" Mdse	5	1500	00
	8	" "	3	175	00						
	9	" "	3	78	00						
	10	" "	3	275	00						
	12	" A. H. Stephenson	3	200	00						
	12	" Mdse	4	85	00						
	13	" "	4	56	00						
	14	" "	4	70	00						
	16	" "	4	75	00						
	16	" Claghorn	4	300	00						
	16	" Mdse	4	38	00						
	18	" "	5	1200	00						
	18	" "	5	150	00						
	19	" A. H. Stephenson	5	150	00						

W. Allen Miller.

1880. Jan.	1	To Cash	4	800	00	1880. Jan.	2	By Mdse	1	800	00

Bills Payable.

1880. Jan.	10	To Sundries	3	1000	00	1880. Jan.	2	By Mdse	1	1000	00
							5	" "	2	2400	00

P. R. Spencer, Jr.

1880. Jan.	3	To Mdse	1	150	00	1880. Jan.	19	By Bills Rec.	5	180	00

Merchandise.

1880. Jan.	1	To Stock	1	4000	00	1880. Jan	2	By W. H. Sadler	1	800	00
	2	" Bills Pay	1	1000	00		2	" Cash	1	75	00
	2	" W. Allen Miller	1	800	00		3	" Sundries	1	896	00
	3	" Cash	1	1200	00		3	" P. R. Spencer, Jr.	1	150	00
	5	" Bills Pay	2	2400	00		3	" Cash	1	125	00
	14	" Silas E. Gaskell	4	650	00		5	" J. J. Sullivan	2	564	00
	18	" Cash	5	1500	00		5	" Cash	2	62	50
							6	" A. H. Stephenson	2	500	00
							6	" Cash	2	56	00
							7	" "	2	228	00
							8	" Chas. Claghorn	2	1200	00
							8	" Cash	2	175	00
							9	" J. C. Cooper	3	1500	00
							9	" Cash	3	78	00
							10	" "	3	275	00
							12	" A. Wilberforce	3	450	00
							12	" Cash	3	85	00
							13	" "	4	56	00
							14	" "	4	70	00
							15	" Bills Rec.	4	1200	00
							16	" Cash	4	75	00
							16	" "	4	38	00
							18	" "	5	1200	00
							18	" "	5	150	00

Bills Receivable.

1880. Jan.	3	To Mdse	1	496	00		1880.						
	9	" J. C. Cooper	3	1200	00								
	12	" A. H. Stephenson	3	150	00								
	15	" Mdse	4	1200	00								
	19	" R. R. Spencer, Jr.	5	150	00								

J. J. Sullivan.

1880. Jan.	5	To Mdse	2	564	00								

W. H. Sadler.

1880. Jan.	2	To Mdse	1	900	00								

A. H. Stephenson.

1880. Jan.	6	To Mdse	2	500	00		1880. Jan.	12	By Sundries	3	350	00
								19	" Cash	4	150	00

Chas. Claghorn.

1880. Jan.	8	To Mdse	2	1200	00		1880. Jan.	16	By Cash	4	300	00

J. C. Cooper.

1880. Jan.	9	To Mdse	3	1500	00		1880. Jan.	9	By Bills Receivable	3	1200	00

Discount.

1880.							1880. Jan.	10	By Bills Payable	3	9	17

A. Wilberforce.

1880. Jan.	12	To Mdse	3	450	00		1880.						

Silas E. Gaskell.

1880.							1880. Jan.	14	By Mdse	4	650	00

Expense.

1880. Jan.	7	To Cash	2	125	00		1880.						
	8	" "	3	75	00								
	16	" "	4	50	00								

CLOSING THE LEDGER.

IT is customary to close the Ledger at least once a year. This is done to do away with unused accounts, to bring forward each account in a single amount, and to show the results of a general accounting, clearly in the books.

Process of Closing.

1. *The Trial Balance.* If the Ledger is correct, the total debits and the total credits will be the same; hence the trial balance as a test.

2. *An inventory* of all goods, etc., unsold, that should go to the Ledger. This is usually made in a separate book, and is termed "taking account of stock."

3. We now open two additional accounts in the Ledger, one, *Loss and Gain*, to show all the *losses* and *gains* from the different accounts; the other, *Balance*, to exhibit all the *balances*, *i.e.*, the *resources* and the *liabilities*.

4. The next step is to carry to the credit of their respective accounts the value of such unsold or other property as has not been credited by sales or otherwise,—the *Inventories*. In business there are frequently several accounts in which the balances unsold, on hand (or *accumulated*, as in the case of Interest), and not shown in the account, that are so treated. For instance: if there is remaining on hand, Merchandise to the value of $2,500, that sum must go to the credit of that account. The reason for this is that Merchandise has been debited with all on hand at beginning business, and with all the purchases since; it has also been credited with all sales; it lacks only the value of that unsold, which was charged to the account when it was bought, to show the loss or the gain. The words *By Balance* are used because the unsold goods are a *resource*. In Interest Account, where interest has accumulated both in favor of ourselves and others, it is better to carry in both, *To Balance*, the liability, and *By Balance*, the resource. Thus we have expressed in these, the interest we *owe* that has not been *debited*, as well as the interest our *due* that has not been *credited*.

5 Begin with all these accounts to which inventory balances have been carried, and close them up first. The difference in the sides, if any, will show a gain or a loss; either that the account has produced more than it has cost, or *vice versa*. The closing entry (in red ink) expressing this difference, is *To* or *By*, *Loss and Gain*. These finished, take the other accounts in the Ledger not closed, omitting Stock or Partners' Accounts, closing *By* or *To Balance*, if a *resource* or a *liability*, and *To* or *By*, *Loss and Gain*, if there is a *loss* or a *gain;* rule, and bring down the totals.

The *loss and gain* red-ink entries in the several accounts are now all carried in black ink to the opposite sides of Loss and Gain, and the "*balances*" to the Balance Account. When this is done the first will exhibit all the gains and losses of the business under one head, and the latter, all the resources and liabilities.

6. Loss and Gain Account is now closed in red ink, *By* (or *To*,) *Stock*, because the investment has been increased if there has been a gain, or diminished by the loss, and carry this to Stock, in black. In a partnership each partner is credited or charged with his proportion.

7. All the accounts are now closed except *Stock* and *Balance*. Take the difference between the sides of Stock Account, and enter in red ink, *To* or *By*, *Balance*. This goes to Balance, in black, and completes the process of closing the Ledger.

Why Red Ink is Used in Closing.

Red ink is used for all balances that are to be carried to another account. When the entry goes to the other account (where it lodges), it is written in black.

TRIAL BALANCE.

Balances.		Dr.		L.F.		Cr.		Balances.	
				25	Stock	9500	00	9500	00
4557	67	9298	50	25	Cash	4740	83		
		800	00	25	W. Allen Miller	800	00		
		1000	00	25	Bills Payable	3400	00	2400	00
		150	00	25	P. R. Spencer, Jr	150	00		
1541	20	11550	00	26	Merchandise	10008	80		
3196	00	3196	00	26	Bills Receivable				
564	30	564	30	26	J. J. Sullivan				
800	00	800	00	26	W. H. Sadler				
		500	00	27	A. H. Stephenson	500	00		
900	00	1200	00	27	Chas. Claghorn	300	00		
300	00	1500	00	27	J. C. Cooper	1200	00		
				27	Discount	9	17	9	17
450	00	450	00	27	A. Wilberforce				
				27	Silas E. Gaskell	650	00	650	00
250	00	250	00	27	Expense				
12559	17	31258	80			31258	80	12559	17

INVENTORY OF UNSOLD PROPERTY.

Mdse. on hand	2500	00

STATEMENT OF LOSSES AND GAINS.

			Losses.		Gains.	
Merchandise	Sales	10008 80				
	Inventory	2500 00				
	Proceeds	12508 80				
	Cost	11550 00				
	Gain				958	80
Discount,	Proceeds, a gain				9	17
Expense,	Outlay, a loss		250	00		
	Net Gain		***717***	***97***		
			967	97	967	97

STATEMENT OF RESOURCES AND LIABILITIES.

		Resources.		Liabilities.	
Cash Received	9298 50				
Disbursed	4740 83				
On hand		4557	67		
Bills Payable Cr. my notes issued	3400 00				
Dr. " " redeemed	1000 00				
Difference outstanding				2400	00
Merchandise Inventory		2500	00		
Bills Receivable, other notes on hand		3196	00		
J. J. Sullivan, he owes me		564	30		
W. H. Sadler, " " "		800	00		
Chas. Claghorn Dr	1200 00				
Cr	300 00				
Difference, he owes me		900	00		
J. C. Cooper Dr	1500 00				
Cr	1200 00				
Difference, he owes me		300	00		
A. Wilberforce, he owes me		650	00		
Silas E. Gaskell, I owe him				650	00
Stock, original investment	***9500 00***				
Net Gain	***717 97***				
Present investment				***10217***	***97***
		13267	97	13267	97

DOUBLE ENTRY.—THE LEDGER CLOSED.

Stock.

1880.						1880					
Jan.	**31**	*To Balance*	28	**10217**	**97**	Jan.	1	By Sundries	1	9500	00
							31	„ Loss and Gain		717	97
				10217	97					10217	97

Cash.

1880.						1880.					
Jan.	1	To Stock	1	5500	00	Jan.	3	By Mdse.	1	1200	00
	2	„ Mdse.	1	75	00		7	„ Expense	2	125	00
	3	„ „	1	400	00		8	„ „	3	75	00
	„	„ „	1	125	00		10	„ Bills Payable	3	990	83
	5	„ „	2	62	00		13	„ W. Allen Miller	4	800	00
	6	„ „	2	56	00		16	„ Expense	4	50	00
	7	„ „	2	228	00		18	„ Mdse	5	1500	00
	8	„ „	2	175	00		**31**	„ *Balance*	28	**4557**	**67**
	9	„ „	3	78	00						
	10	„ „	3	275	00						
	12	„ A. H. Stephenson	3	200	00						
	„	„ Mdse.	3	85	00						
	13	„ „	4	56	00						
	14	„ „	4	70	00						
	16	„ „	4	75	00						
	„	„ Chas. Claghorn	4	300	00						
	„	„ Mdse.	4	38	00						
	18	„ „	5	1200	00						
	„	„ „	5	150	00						
	19	„ A. H. Stephenson.....	5	150	00						
				9298	50					9298	50

W. Allen Miller.

1880.						1880					
Jan.	13	To Cash	4	800	00	Jan.	2	By Mdse.	1	800	00

Bills Payable.

1880.						1880.					
Jan.	10	To Sundries	3	1000	00	Jan.	2	By Mdse	1	1000	00
	31	„ *Balance*	28	**2400**	**00**		5	„ „	2	2400	00
				3400	00					3400	00

P. R. Spencer, Jr.

1880.						1880.					
Jan.	3	To Mdse.	1	150	00	Jan.	19	By Bills Receivable	5	150	00

Merchandise.

1880.						1880.					
Jan.	1	To Stock	1	4000	00	Jan.	2	By W. H. Sadler	1	800	00
	2	" Bills Payable	1	1000	00		"	" Cash	1	75	00
	"	" W. Allen Miller	1	800	00		3	" Sundries	1	896	00
	3	" Cash	1	1200	00		"	" P. R. Spencer, Jr.	1	150	00
	5	" Bills Payable	2	2400	00		"	" Cash	1	125	00
	14	" Silas E. Gaskell	4	650	00		5	" J. J. Sullivan	2	564	30
	18	" Cash	5	1500	00		"	" Cash	2	62	50
	31	" *Loss and Gain*	27	***958***	***80***		6	" A. H. Stephenson	2	500	00
							"	" Cash	2	56	00
							"	" "	2	228	00
							7	" Chas. Claghorn	2	1200	00
							8	" Cash	2	175	00
							"	" J. C. Cooper	3	1500	00
							9	" Cash	3	78	00
							"	" "	3	275	00
							10	" A. Wilberforce	3	450	00
							12	" Cash	3	85	00
							"	" "	4	56	00
							13	" "	4	70	00
							14	" Bills Receivable	4	1200	00
							15	" Cash	4	75	00
							16	" "	4	38	00
							"	" "	5	1200	00
							18	" "	5	150	00
							31	" *Balance Inventory*		***2500***	***00***
				12508	80					12508	80

Bills Receivable.

1880.						1880.					
Jan.	3	To Mdse.	1	496	00	*Jan.*	***31***	*By Balance*	28	***3196***	***00***
	9	" J. C. Cooper	3	1200	00						
	12	" A. H. Stephenson	3	150	00						
	15	" Mdse	4	1200	00						
	19	" P. R. Spencer, Jr.	5	150	00						
				3196	00					3196	00

W. H. Sadler.

1880.						1880.					
Jan.	2	To Mdse.	1	800	00						

J. J. Sullivan.

1880.						1880.					
Jan.	5	To Mdse.	2	564	30						

A. H. Stephenson.

1880. Jan.	6	To Mdse.	2	500	00	1880. Jan.	12	By Sundries	3	350	00
							19	" Cash	5	150	00
				500	00					500	00

Chas. Clagharn.

1880. Jan.	8	To Mdse.	2	1200	00	1880. Jan.	9	By Cash	4	300	00
							31	" *Balance*	28	***900***	***00***
				1200	00					1200	00

J. C. Cooper.

1880. Jan.	9	To Mdse.	3	1500	00	1880. Jan.	9	By Bills Receivable	3	1200	00
							31	" *Balance*	28	***300***	***00***
				1500	00					1500	00

Discount.

1880. *Jan.*	***31***	*To Loss and Gain*	27	***9***	***17***	1880. Jan.	10	By Bills Payable	3	9	17

A. Wilberforce.

1880. Jan.	12	To Mdse.....		450	00	1880.					

Silas E. Gaskell.

1880.						1880. Jan.	14	By Mdse.....	4	650	00

Expense.

1880. Jan.	7	To Cash....	2	125	00	1880. *Jan.*	***31***	*By Loss and Gain*	27	***250***	***00***
	8		3	75	00						
	16		4	50	00						
				250	00					250	00

Loss and Gain.

1880. Jan	31	To Expense	27	250	00	1880. Jan.	31	By Mdse.	26	958	80
		" *Stock*	25	**717**	**97**		"	" Discount	27	9	17
				967	97					967	97

Balance.

1880. Jan.	31	To Cash	25	4,557	67	1880. Jan.	31	By Bills Payable	25	2,400	00
	"	" Mdse.	26	2,500	00		"	" Silas E. Gaskell	27	650	00
	"	" Bills Receivable	26	3,196	00		"	" Stock	27	10,217	97
	"	" J. J. Sullivan	26	564	30						
	"	" W. H. Sadler	26	800	00						
	"	" J. C. Cooper	27	300	00						
	"	" A. Wilberforce	27	450	00						
	"	" Chas. Claghorn	27	900	00						
				13267	97					13267	97

SET 2.

INTRODUCING

THE SIX-COLUMN JOURNAL,

AND THE

"COMBINED STATEMENT,"

GIVING

Trial Balance, Gains and Losses, Resources and Liabilities, All in One.

DESCRIPTION OF THE SIX-COLUMN JOURNAL.

This form is called the "Six-Column Journal," because it has six columns for figures, three debit and three credit. It will be seen that the plan may be extended to suit almost any requirement; and instead of *six* columns, *eight*, *ten*, or even more might be used. This form is extensively employed in large houses. Among its special advantages are:

1. A great saving of both time and space, as the Merchandise and Cash columns are posted in totals at the end of each month, or oftener if desired.

2. It is, in fact, essentially *four* books in one: Day-Book, Journal, Cash-Book, and Sales-Book.

3. It presents a monthly summary, by which sales of each month or quarter may be compared with others, and the causes of increase or falling off in trade made more definitely calculable.

In this set Merchandise and Cash being the principal accounts, each is given a separate column. The "Sundries" column contains all amounts that pass to the Ledger, and hence the footings of the special columns (whatever they may be) are transferred to the "Sundries" column as often as the Journal is fully posted up.

Transactions.

Chicago, Jan. 1. 1880.

Commenced business, investing Cash, $2000; Mdse., $3000; Note against Jno. Brown for $1000; and accounts viz., E. R. Felton, $200; and S. B. Randall, $300. Total investm't, $6500.

2

Sold H. C. Wright, on his note @ 3 mos. Mdse. am'ting per bill to		$600.
"		
Bo't of J. E. Soule on a/c, Mdse.		$1000.
Rec'd for petty sales, Cash		200.
4		
Sold Jno. R. Sparrow on his acceptance @ 10 days, Mdse. amounting to		$250.
Rec'd for cash sales		70.
6		
Sold F. E. Armbruster on a/c,		
7 yds. B'dclth @ $4	$28.00	
10 " Tweed " 1.25	12.50	
2 " Silesia " .75	1.50	$42.
Cash sales	$46.30	
9		
Discounted J. R. Sparrow's acceptance at 3rd Nat. Bank, Dis. off, 50¢, amt. rec'd		$249.50
Cash sales	$35.00	
10		
Bo't of E. R. Felton on a/c, Mdse.		$300.
Cash sales	$45.00	
12		
Paid J. E. Soule cash on a/c,	$800.	
" for repairs, $30; rent, $100; gas, $20;	$150.	$950.
Cash sales	$25.75	
15		
Rec'd from F. E. Armbruster, cash in full of a/c		$42.
16		
Bo't of G. W. Curry, store and fixtures for $6000; Paid him cash		$1000.
Mdse., $1500, and note for balance due in 90 days.		
Cash sales	$65.00	
18		
Sold P. R. Spencer on a/c, Mdse.		$250.
Cash sales	$45.00	
20		
Sold J. H. Goldsmith for cash, Mdse.		$1000.
Cash sales	$125.	
24		
Paid E. R. Felton in full of a/c, cash		$100.
Clerk hire	$75.	
31		
Inventory.		
Real Estate, worth	$6000.	
Mdse, "	1000.	

The Six-Column Journal.

Chicago, January 1, 1880.

Mdse		Cash.		Sundries.		L.F.		L.F	Sundries.		Cash.		Mdse.	
							Commenced business at 265 State street, renting store from G. W. Curry, @ $1200 per annum, and investing as follows:							
		2000	00				Cash, as per Bank Book.							
3000	00						Mdse. " Inventory.							
				1000	00	40	Bills Rec. Jno. Brown's note, as per Bill Book.							
				200	00	40	E. R. Felton owes on a/c							
				300	00	40	S. B. Randall " " a/c							
							To Stock.	40	6500	00				
							2							
				600	00	40	Bills Rec.							
							To Mdse.						600	00
							Sold H. C. Wright on his note @ 3 mos. Mdse. as per bill.							
							"							
1000	00						Mdse.							
							To J. E. Soule.	40	1000	00				
							Bought of him on a/c as per invoice.							
							"							
		200	00				Cash.							
							To Mdse.						200	00
							Received for day's sales as per Petty Cash Book.							
							4							
				250	00	40	Bills Rec.							
							To Mdse.						250	00
							Sold John R. Sparrow on his acceptance at 10 days, Mdse. as per bill.							
							"							
		70	00				Cash.							
							To Mdse.						70	00
							Rec'd for day's sales as per P. C. B.							
							6							
				42	00	40	F. E. Armbruster.							
							To Mdse.						42	00
							7 yds. Bdclth @ 4.00 — 28 00							
							10 " Tweed @ 1.25 — 12 50							
							2 " Silesia @ .75 — 1 50							
							"							
		46	30				Cash.							
							To Mdse.						46	30
							Received for day's sales as per P. C. B.							
							9							
		249	50				Cash.							
					50	41	Discount.							
							To Bills Rec.	40	250	00				
							Discounted J. R. Sparrow's acceptance at the Third National Bank. Dis off, 50¢.							
4000	00	2565	80	2392	50		Carried Forward,		7750	00			1208	30

The Six-Column Journal. *Chicago, January 9, 1880.*

4000	00	2565	80	2392	50		Brought forward		7750	00			1208	30
							"							
		35	00				Cash. To Mdse. Received for day's sales as per P. C. B.						35	00
							10							
300	00						Mdse. To E. R. Felton. Bought of E. R. Felton on a/c as per invoice.	40	300	00				
							"							
		45	00				Cash. To Mdse. Rec'd for day's sales as per P. C. B.						45	00
							12							
				800	00	41	J. E. Soule, To cash paid him on a/c.				800	00		
							"							
				150	00	41	Expense. To Cash, paid for Repairs, $30 Rent, $100 Gas Bill, $20				150	00		
							"							
		25	75				Cash. To Mdse. Rec'd for day's sales as per P. C. B.						25	75
							15							
		42	00				Cash. To F. E. Armbruster, In full of a/c.	40	42	00				
							16							
				6000	00	41	Real Estate. To Cash, " Mdse. " Bills Pay. Bought of G. W. Curry one-half interest in Store and Fixtures for $6000, for which I gave him cash $1000, Mdse. $1500, and my note for bal. payable @ 3d Nat. Bank, and due in 90 days.	41	3500	00	1000	00	1500	00
							"							
		65	00				Cash. To Mdse. Rec'd for day's sales as per P. C. B.						65	00
							18							
				250	00	41	P. R. Spencer, Jr. To Mdse. sold him on a/c as per bill.						250	00
							20							
		1170	00				Cash. To Mdse. Sold J. H. Goldsmith Mdse. $1000. Day's sales $170.						1170	
							24							
				75	00		Expense. To Cash, paid clerk hire				75	00		
4300	00	3948	55	9667	50		Sundries,		11592	00	2025	00	4299	05
				3948	55	40	Cash,	40	2025	00				
				4300	00	40	Mdse.	40	4299	05				
							Inventory:							
				17916	05		Mdse. $1000, Real Estate $6000.		17916	05				

Stock.

1880.						1880.							
Jan.	**31**	*To Balance*	**41**	**7273**	**55**	Jan.	1	By Sundries	20	6500	00
							31	" Loss and Gain		773	55
				7273	55					7273	55

Cash.

1880.						1880.					
Jan.	31	To Sundries	21	3948	55	Jan.	31	By Sundries	21	2025	00
							31	" *Balance*		**1923**	**55**
				3948	55					3948	55

Merchandise.

1880.						1880					
Jan.	31	To Sundries	21	4300	00	Jan.	31	By Sundries	21	4299	05
	31	" *Loss and Gain*		**999**	**05**		**31**	" *Bal. Invty*		**1000**	**00**
				5299	05					5299	05

E. R. Felton.

1880.						1880.					
Jan.	1	To Stock	20	200	00	Jan.	10	By Mdse	21	300	00
	31	" *Balance*		**100**	**00**						
				300	00					300	00

S. R. Randall.

1880.						1880.					
Jan.	1	To Stock	20	300	00	*Jan.*	**31**	*By Balance*		**300**	**00**

J. E. Soule.

1880.						1880.					
Jan.	12	To Cash	21	800	00	Jan.	2	By Mdse	20	1000	00
	31	" *Balance*		**200**	**00**						
				1000	00					1000	00

Bills Receivable.

1880.						1880.					
Jan.	1	To Stock	20	1000	00	Jan.	9	By Sundries	20	250	00
	2	" Mdse	20	600	00		**31**	" *Balance*		**1600**	**00**
	4	" "	20	250	00						
				1850	00					1850	00

F. E. Armbruster.

1880. Jan.	6	To Mdse	20	42	00	1880. Jan.	15	By Cash	21	42	00

Discount.

1880. Jan.	9	To Bills Rec	20		50	1880. *Jan.*	**31**	*By Loss and Gain*			**50**

Real Estate.

1880. Jan.	16	To Sundries	21	6000	00	1880. *Jan.*	**31**	*By Bal. Invty*		**6000**	**00**

Bills Payable.

1880. *Jan.*	**31**	*To Balance*		**3500**	**00**	1880. Jan.	16	By Real Estate	21	3500	00

P. R. Spencer, Jr.

1880. Jan.	18	To Mdse	21	250	00	1880. *Jan.*	**31**	*By Balance*		**250**	**00**

Expense.

1880. Jan.	12	To Cash	21	150	00	1880. *Jan.*	**31**	*By Loss and Gain*		**225**	**00**
	24	" "		75	00						
				225	00					225	00

Loss and Gain.

1880. Jan.	31	To Discount	41		50	1880. Jan.	31	By Mdse	40	999	05
	"	" Expense		225	00						
	"	" *Stock*		**773**	**55**						

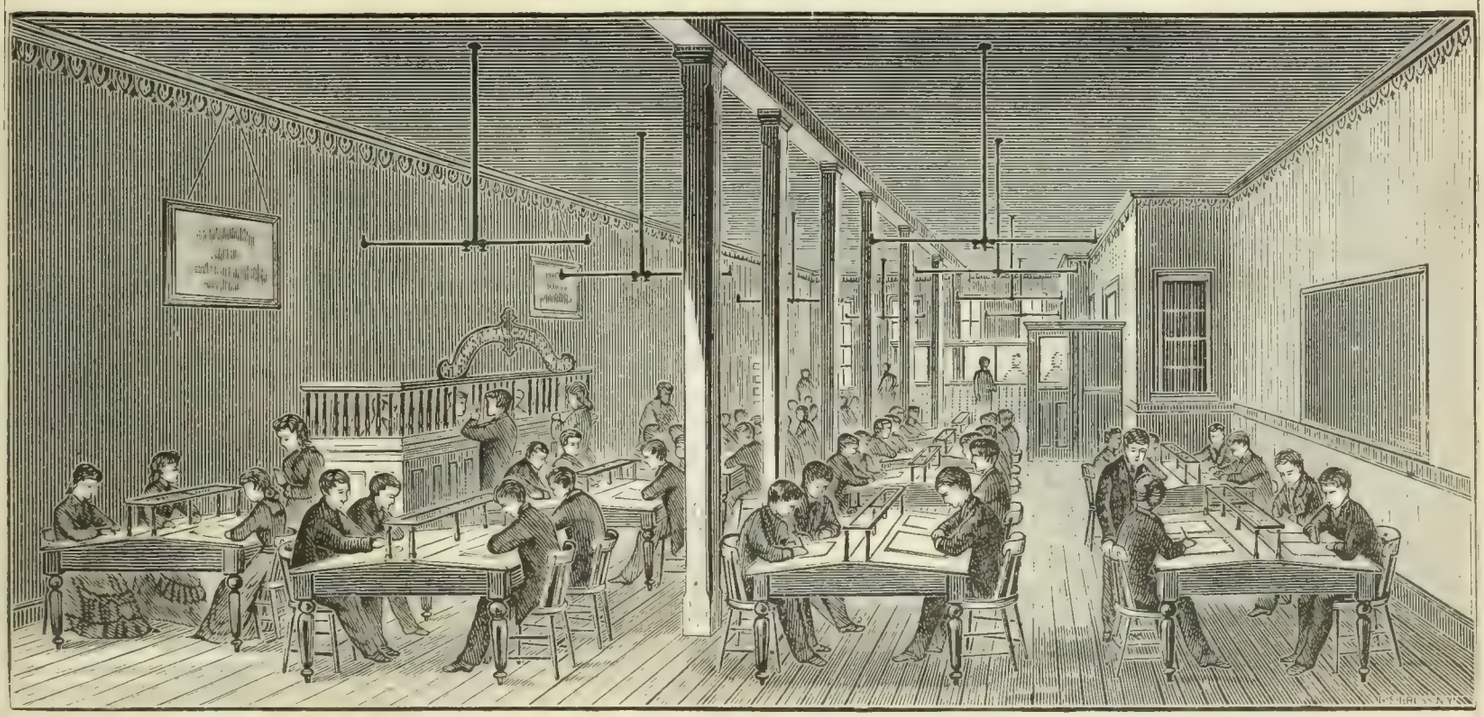
Balance.

1880. Jan.	31	To Cash	40	1923	55	1880. Jan.	31	By E. R. Felton		100	00
		" Mdse	40	1000	00		"	" J. E. Soule		200	00
		" S. B. Randall	40	300	00		"	" Bills Pay		3500	00
		" Bills Rec	40	1600	00			" Stock		7273	55
		" Real Estate	41	6000	00						
		" P. R. Spencer, Jr		250	00						
				11073	55					11073	55

Combined Statement.

Losses.		Gains.		Dr.		L. F.		Cr.		Resources.		Liabilities	
						40	Stock	6500	00				
				3948	55	40	Cash	2025	00	1923	55		
		999	05	4300	00	40	Merchandise	4299	05	1000	00		
				200	00	40	E. R. Felton	300	00			100	00
				300	00	40	S. B. Randall			300	00		
				800	00	40	J. E. Soule	1000	00			200	00
				1850	00	40	Bills Receivable	250	00	1600	00		
	50				50	41	Discount						
				6000	00	41	Real Estate			6000	00		
						41	Bills Payable	3500	00			3500	00
				250	00	41	P. R. Spencer, Jr.			250	00		
225	00			225	00	41	Expense						
							Stock Investment, **6500**						
773	**55**						" *Gain* **773 55**						
							" *Worth*					**7273**	**55**
999	05	999	05	17874	05			17874	05	11073	55	11073	55

SETS FOR THE STUDENT TO WRITE UP.



THE following easy "sets" are taken from *Packard's Complete Course of Business Training*, used in the business colleges.

Exercises. Set 1.

Commenced business with a Cash capital of $3,000. Bo't for cash 100 brls. flour, @ $10—$1,000. Bo't of J. R. Penn, on a/c, 500 bu. wheat, @ $2—$1,000. Sold for cash, 25 brls. flour, @ $11—$275. Sold H. D. Stratton, on his note, 300 bu. wheat, @ $2.25—$675. Bo't of S. S. Packard, on our note, 200 brls. flour, @ $10.50—$2,100. Sold for cash, 100 brls. flour, @ $11—$1,100. Sold E. G. Folsom, on his note, 500 brls. flour @ $11.25—$562.50; 100 bu. wheat, @ $2.30—$230. Total, $792.50. Paid cash for rent of store, $150. Paid cash for clerk hire, $25. Sold James Atwater, on a/c, 25 brls. flour, @ $11.20—$280. Received cash for H. D. Stratton's note, $675. Rec'd cash on James Atwater's a/c, $100. Sold for cash, 100 brls. flour, @ $11—$1100. Sold W. A. Miller, on a/c, 100 bu. wheat, @ $2.25 $225.

Ledger Results.

If the foregoing transactions are properly entered in the Ledger, the results will be shown in the following schedule:

The Trial Balance.

Dr. Balance.		Dr.		Ledger Accounts.	Cr.		Cr. Balance.	
5075		6250		.... Cash	1175			
				..John R. Penn..	1000		1000	
792	50	1467	50	Bills Receivable.	675			
				.Bills Payable..	2100		2100	
180		280		James Atwater..	100			
225		225		. W. A. Miller..				
		3100		..... Flour	3317	50	217	50
		1000		.... Wheat	1130		130	
175		175		... Expense ...				
				..... Stock	3000		3000	
6447	50	12497	50	.. Equilibrium ..	12497	50	6447	50

Set 2.

CHARACTERISTICS.—Buying and selling for cash, and on personal account. Commencing without capital, realizing a GAIN, and closing with NET CAPITAL equal to NET GAIN. Part of the Mdse. unsold.

ACCOUNTS USED, WITH NUMBER OF LINES FOR EACH.—Stock, 5; Merchandise, 10; H. B. Claflin, 5; Cash, 6; C. A. Walworth, 5; A. T. Stewart, 5; J. C. Bryant, 5; Expense, 5; H. P. Perrin, 5; Loss and Gain, 6; Balance, 9.

ALBANY, FEB. 1, 1880.—Bo't of H. B. Claflin & Co., New York, on four months' credit, 5 cases, 8310 yds., Wamsutta muslin, @ 31¢, $2576.10.

2. Sold James Shepard, for cash, 1 case 1710 yds., Wamsutta muslin, @ 34¢, $581.40.

3. Sold C. A. Walworth, on a/c, 2 cases, 3250 yds., Wamsutta muslin, @ 35¢, $1137.50.

4. Bo't of A. T. Stewart, New York, on three months' credit, 6 cases, 8556 yds., Amoskeag prints, @ 23¢, $1967.88.

5. Sold J. C. Bryant, on a/c, 2 cases, 2816 yds., Amoskeag prints, @ 25¢, $704.

7. Sold L. L. Williams, for cash, 2 cases, 2816 yds., Wamsutta muslin, @ 33½¢, $1122.25.

8. Paid expenses in cash, $175.

9. Sold H. P. Perrin, on a/c, 2 cases, 2794 yds., Amoskeag prints, @ 26¢, $726.44.

Mdse. Remaining Unsold.

2 cases, 2946 yds., Amoskeag prints, @ 23¢, $677.58.

RESULTS.—*Capital at commencing*, nothing. *Net Gain*, $230.19. *Capital at closing*, $230.19.

The following is from *Goodyear's Bookkeeping and Business Practice.*

Set 3.—Memoranda.

SEPT. 1.—Commenced business with cash on hand $800. Bo't of Henry P. Smith on a/c, mdse. $279.50. Bo't of James Mason, on a/c, mdse., $30. Paid cash for freight and drayage, $9.75. Paid cash for 1 month's rent of store room, $15. Sold Henry Judson, on a/c, mdse., $4.65. Sold Byron Spencely, on a/c, mdse., $7. Bo't of him, on a/c, mdse., $4.80. 2. Received cash for sales this day, $7. Sold James Magoon, on a/c, mdse., $11. Received of him cash, on a/c, $5. Bo't of Henry P. Smith, on a/c, mdse., $54. 4. Paid cash for freight and drayage, $5. Paid cash for stationery, $2. Sold Hiram Lee, on a/c, mdse., $10.15. Bo't of him, on a/c, mdse. $6.40. Received cash for sales this day $12. Sent Henry P. Smith cash per dft., on a/c, $100. Paid cash for exchange on dft., 25¢. 5. Sold James Bentley on a/c, mdse., $6.85. Bo't of George Strand, on a/c, mdse., $20. Sold him, on a/c, mdse., $9.15. Received cash for sales this day, $9.25. Paid for cleaning store room, $3. 6. Sold Henry Judson, on a/c, mdse, $6.75. Paid James Mason cash, on a/c, $15. Received cash of Henry Johnson, on a/c, $4. Sold him, on a/c, mdse., $1.85. Sold David Morton, on a/c, mdse., $16.25. Bo't of him, on a/c, mdse., $12.80. Sold James Bentley, on a/c, mdse., $13.70. Received of James Bentley, cash, on a/c, $10. Received cash for sales this day $15. 7. Sold Hiram Lee, on a/c, mdse., $8.65. Bo't of Henry P. Smith, on a/c, mdse., $28.40. Paid cash for freight and drayage, $3. Sold John Miller, on a/c, mdse., $6.45. Received cash for sales this day $12.50. 8. Sold George Strand, on a/c, mdse., $5.49. Paid cash for store expenses, $12. Bo't of Henry P. Smith, on a/c, mdse., $105. Paid cash for freight and drayage, $5. Received cash for sales this day, $18.75. Paid cash for clerk hire, $5. 9. Sent Henry P. Smith cash per dft., on a/c, $80. Paid exchange on dft., 20¢. Received of John Miller cash, on a/c., $4. Bo't of James Mason, mdse., $30. Paid him cash, on a/c, $25. Received cash for sales this day, $27.50. Mdse, unsold per Inventory amounts to $449.48.

Trial Balance; Another Form.—Set 3.

	Dr.		Cr.	
Stock			$ 80	
Cash	$ 925		280	20
Merchandise	570	90	210	14
H. P. Smith	180		400	90
James Mason	40		60	
Expense	60	20		
Henry Judson	11	40		
Byron Spencely	7		4	80
James Magoon	11		5	
Hiram Lee	18	80	6	40
James Bentley	20	75	10	
Geo. Strand	14	64	20	
Henry Johnson	1	85	4	
David Morton	16	25	12	80
John Miller	6	45	4	
	$ 1884	24	$ 1884	24

TRANSACTIONS—SET 4.

Chicago, Feb. 1, 1880.

Invested in Business, Cash		$5000 00
Stock of Goods valued at		10000 00
Note against W. A. Miller for		500 00
Due, Feb. 15, dated Jan. 13, @ 30 days.		
Total resources		15500 00
Liabilities: Am. owing on note favor S. S. Packard, dated Jan. 1, @ 3 mos		1000 00
J. E. Soule, on a/c		750 00
B. M. Worthington, on a/c		250 00
Total liabilities		$2000 00
2		
Paid Cash for Books for Store		25 00
" " for Stationery		15 00
Total		$40 00
2		
Sold W. H. Sadler, Baltimore, on a/c.		
10 doz. Shirts @ $8	$80 00	
8 " Linen Hdkfs @ $2	16 00	
12 " Fancy Ties @ $10	120 00	
Total		$216 00
Received for petty sales		85 00
3		
Sold John S. Woolson, Mt. Pleasant, Iowa, for Cash, 25 suits Boy's Clothing, @ $5		$125 00
50 Suits Men's Tweed @ $10		500 00
Total		$625 00
Cash sales		150 00
4		
Paid J. E. Soule, Cash on a/c		$400 00
Sold Chas. Claghorn, on his note @ 30 days,		
10 doz. Boys' Overcoats @ $60		600 00
5 " Men's " " 100		500 00
5		
Paid B. M. Worthington on a/c Cash		$100 00
And gave my note @ 10 days for bal		150 00
Received for petty sales		80 00
6		
Paid for 1 mo's. rent		$200 00
Wages		150 00
Total		$350 00
Sold G. H. Shattuck, New York, on a/c.,		
15 Suits Diagonal (Men's) @ $20		$300 00
10 " Tweed (Boys') @ $8		80 00
10 doz. "Columbia" Linen Collars @ $1 50.		15 00
6 " Boxes Paper Collars		5 00
Total		$400 00
Received for petty sales		125 00
8		
Sold P. R. Spencer, Jr., Cleveland on a/c.,		
50 doz Vests @ $18 00		$900 00
25 " Prs. Pantaloons @ $60		1500 00
Total		$2400 00
Received for petty sales		125 00
9		
Bought of H. B. Claflin & Co., on my acceptance @ 60 days, Mdse. as per invoice		$1500 00
Cash sales		150 00
10		
Sold Wm. Heron, Jr., for Cash.,		
12 doz. Prs. Hose @ $4		$48 00
10 " Shirts @ $9		90 00
3 " Silk Handkerchiefs @ $9		27 00
Total		$165 00
Cash sales		78 00
11		
Rec'd from P. R. Spencer, on a/c, Cash		$1200 00
And his note @ 90 days for bal		1200 00
Cash sales this day		64 00
12		
Discounted my note favor S. S. Packard, due Apr. 4, Discount off, $8 67		$1000 00
Amount paid		991 33
Cash sales		48 00
13		
Sold H. W. Flickinger on a/c,		
Mdse. amounting to		$600 00
Discounted Charles Claghorn's note $1100, at 1st Nat'l. Bank, and received $1087, which I left on deposit.		
Cash sales		118 75
15		
Sold H. C. Spencer on a/c.,		
10 boxes Linen Hdk'fs, 60 doz., @ $5		$300 00
" " Silk " " " " $10		600 00
Rec'd from H. W. Flickinger, on a/c		900 00
Cash, $300, Check on 4th Nat'l. Bank, Philadelphia, for $200, and sight draft on H. E. Hibbard, Boston, for balance		100 00
Cash sales		56 00
INVENTORY.		
Mdse. on hand as per estimate		$5000 00

RESULTS.—*Net capital at commencing, $13500. Net gain, $587 42. Net capital at closing $14087 32.*

Rules for Detecting Errors in Trial Balances.

The first rule of a bookkeeper should be *to make no error*, but as all are fallible a few suggestions may not come amiss.

1. If the error is found to be in one figure only it is probably an error of footing or copying.

2. If it involves several figures, it may have arisen from the omission of an entire entry, or the entering of the same twice.

3. If it be divisible by 2, without a remainder, it may have arisen by putting an item to the wrong side of the account, in which case the item would be half of the apparent error.

4. If the error be divisible by 9, without a remainder, it may have arisen from transposition, three cases of which may be easily detected by rules founded upon the peculiar property of the number 9.

They are:

FIRST. When two figures are made to exchange places with each other, the order in notation remaining the same; *i. e.*, 486 made to read 864 or 684.

SECOND. When two or more figures are made to change their places in notation, their arrangement in respect to each other remaining the same; *i. e.*, $6825 made to read $68250, or $68.25, or $682.50.

THIRD. When *two* significant figures are made to change position both with respect to themselves and also the orders of notation; *i. e.*, $14 made to read $0.41.

To detect the first and second cases of transposition divide the amount of the error in the trial balance successively by 9, 99, 999, 9999, etc., *so far as possible without a remainder, rejecting all ciphers at the right of the last significant figure in the error.*

The quotients that contain but one digit figure will express the difference between the two digit figures transposed, but which will be adjacent to each other if the divisor contained but one 9, separated by one other figure if it contained two 9s, by two other figures; if it contained three 9s, by three other figures and so on.

Those quotients which contain two or more figures will express the *number* itself, which is transposed in notation simply, the arrangement of the significant figures remaining the same. In either case, the *order* of the last *significant* figure in the error will be the lowest order of the figures transposed. The order of the other figures can be easily seen by referring to the error and applying the principles of notation.

To detect the *third* case, divide the error in the balance by as many 9s as is possible, so as to give only a single figure in the quotient, and then the remainder in the same way, rejecting all ciphers at the right of the last significant figure in both dividends, after which there should be no remainder.

The first quotient will be the figure filling both the highest and lowest order in the transposition; the second quotient will be the other figure.

NOTE.—If the error of the trial balance be not divisible by 9, it cannot be the result of transposition alone. But when ever the error becomes so reduced as to be divisible by 9, without a remainder, a transposition being then possible, the above tests should be given.

Private Ledger.

All judicious merchants are aware of the importance of avoiding needless exposure of their affairs. This, in some establishments, is unavoidable where the partners' accounts and the results of the business are all exhibited on the same ledgers. In order to avoid this inconvenience, a ledger with clasp and lock may be kept for accounts that are to be kept private. The keeping of these accounts in a separate book entails no additional trouble, as they must be dealt with as though they were all in the same book. Some merchants who adopt the plan of keeping a Private Ledger, also make the opening entry of the business upon a PRIVATE JOURNAL.

NOTE.—We have not deemed it necessary to give an illustration of this ledger, as the mode of keeping it will be apparent to any person who understands the science of accounts.

Books as Evidence in Court.

To entitle a person's books to be received as evidence in court, the following facts must be proved, viz.:

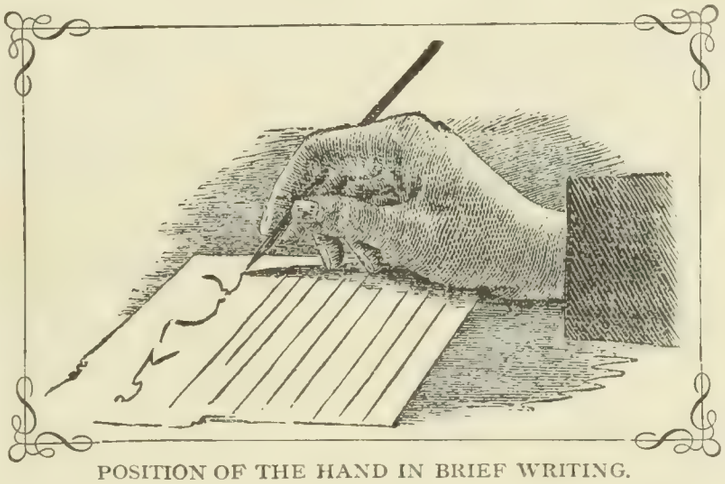
1. That he superintends his own accounts.
2. That the books produced are his account books.
3. That some of the articles charged have been delivered.
4. That he keeps fair and honest accounts, and this he must show by those who have dealt and settled with him.

NOTE.—If the entries in a book were made by a clerk, and he be dead, on showing that fact and proving his handwriting, and that he was a clerk of the party, such entries would be received as evidence.

BRIEF WRITING For Business and Literary Purposes

SHORTHAND WRITING has heretofore been used principally by professional reporters and amanuenses, but a demand for a style of brief and rapid writing for general use has long existed. Literary and business men, as well as those filling the learned professions, need a style of writing in keeping with the increased activity of the present day.

To meet this demand many systems have been devised, most of which are crude and unsatisfactory to the user. There is one system, however, that has been carefully elaborated through a long period of time which has been found well adapted to general use, on account of its simplicity and completeness. It is, we believe, the only system suited to business men, and for business purposes. It is used extensively in correspondence, and by all classes of people, instead of long-hand. At the same time its Reporting Style has no superior for reporting purposes.



POSITION OF THE HAND IN BRIEF WRITING.

This system was invented by Rev. D. P. Lindsley, 37 Park Row, New York, who published his first book, "The Compendium of Tachygraphy," at Hartford, Conn., in 1864, and has since issued several text books on the different styles of the art.* With the author's permission we give a synopsis of the simple style of this system.

It will be observed that the letters in this system represent the elementary sounds of the language, and that the words are written as they are pronounced. All silent letters are omitted, and digraphs are written by the new letter which represents them. In the word *though*, for instance, the *th* is a digraph represented by the letter ⌒, *o* is written ⌣, and the *ugh* is omitted: so the word is written ⌒

The first thing to do is to learn the new letters, and the sounds they represent. This can be done best by taking up a few of them at a time, not more than six or eight. Most of the letters are arranged in pairs—heavy and light. Practice them in pairs, and become accustomed to the shading from the beginning. The pen should be held between the first and

*The principal books are: The Elements of Tachygraphy; The Manual of Takigrafy; The Note-Taker, and The Reporter.

second fingers with the holder inclined to the right, as in ruling a line. (See illustration.)

The drill on the new letters should be kept up until they can be written rapidly and correctly.

Consonants.

These letters are struck downward.

Be, pe, ga, ka, ve, ef, zh, sh, TH, *th.*

The following letters are written from left to right.

e, te, ze, es, en, ing, ja, cha.

Written upward. Either upward or downward.

Way, yay, hay. *Em, el, ar.*

Vowels.

Long,—

E, a, ai, ah, Oo, o, au, oi, ow, I, ew.

Short,—

i, e, a, oo, u, o.

Direction of the Letters.

and are always struck in the direction that the hands of a clock move; , and , in the opposite direction. This direction is a safer guide to the true letter than merely the form; and it gives a greater freedom to the use of these letters which may be struck around further than in the alphabet without danger of being mistaken. The , however, must maintain its original position. The is struck downward, the upward; are written in the same direction as . The vowels should be one-fifth as long as the consonants. Perpendicular letters and those inclined to the left are struck downward; horizontals from left to right, and those inclined to the right are variable, except and which are always written upward.

Manner of Spelling.

Having become perfectly familiar with the letters as representatives of elementary sounds, pronounce the word to be written slowly and clearly, and give each sound its appropriate letter, omitting all silent letters, and you will spell and write the word correctly. Unlike the old letters, the new ones always represent the same sounds. The long sound of *a* is always represented by , the short sound by ; the long sound of *e* by , the short sound by ; the long sound of *I* by , the short sound by ; the long sound of *o* by , the short sound by ; the long sound of *u* by , the short sound by , etc. *Sh* is always written (, *ph*), *th* , or . Digraphs are written with a single letter as in the case of *sh*, *ph*, *th*, etc., given above.

The Connection of the Vowels.

The dash vowels should always make angles with the consonants to which they are joined. When they will not make angles they are disjoined. The variations in the direction of and will be learned from the examples given below.

up, cut, goat, knowing, of, owes, on.

The semi-circles must also form an angle with a following letter. They are varied by carrying them farther around in the direction in which they are struck, as in the illustration, but their proper *direction* must never be changed. Variations of and

Joined to a preceding letter all the semi-circles except , may form final hooks, as in the following examples:

Be, kid, keen, deep, tick, fish, leap, hid, bad.

Car, tan, narrow, last.

The diamond pointed vowels may be made

of either straight or curved lines. They are joined as in the following cut:

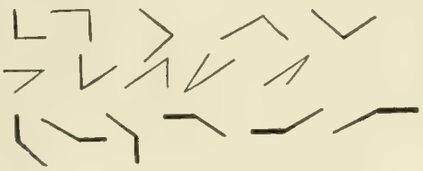
nine, size, noise, new, hew.

The Joining of the Consonants.

The consonants unite in accordance with geometrical principles, forming angles or no angles. Angles may be acute, obtuse or right. Obtuse angles should be avoided as much as possible.

The following examples will make these joinings easily understood.

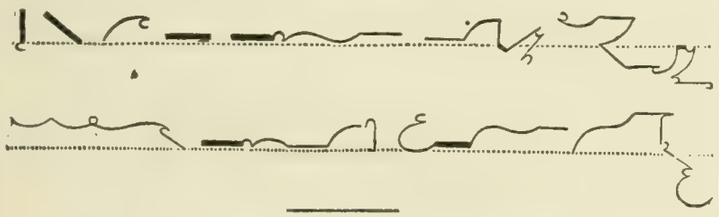
Right angles,
Acute "
Obtuse "



The Position of the Outlines.

The first perpendicular or inclined consonant letter in a word-form should rest on the line of writing. The other letters follow in their natural order as in the following

Illustration.



Consonantal Diphthongs.

The L. and R. Series.

In the words, *play*, *glow*, etc., the *pl* and *gl* unite and are uttered together, forming a diphthongal sound, and it is more convenient in writing these words to use a single letter. The same is true of the *pr* in *pray*, the *tr* in *true*, etc. The entire series of these digraphs or compound letters is given in the table below.

Notice that in forming the letters for *fl* and *shr*, the hooks are made on the *El* and *Ar*, since they could not be made on the backside of the *Ef* and *Ish*. These same letters are used in final syllables; as, in *noble*, *temper*, *tender*, *weaker*. Some compound letters are used in final syllables which do not occur as initial; as, *dl*, *tl*, *nl*, *nr*, etc.

The pure diphthongs in *play*, *pray*, etc., are always used; but in the final syllables either the compound letter or the full form may be used, as is more convenient. When a vowel sound occurs between the two consonants they must always be written in full.

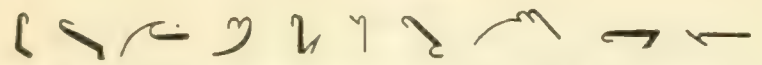
The S. Series.

The S. series is both initial and final. The initial syllables, which are pure diphthongs are only eight in number: *sp* as in *spy*, *sk* as in *sky*, *st* as in *sty*, etc. On the ends of the letters the circle represents either *s* or *z*. The *s* sound occurs on the light lines, and the *z* sound on the heavy lines, except that *El*, *En*, and *Ar* take both *s* and *z*.

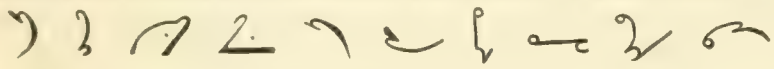
Table of Compound Signs.

Sign.	Name.	Sound.	Sign.	Name.	Sound.
	Bra	br in bring, ber in sober,		Bla	bl in black, ble in tumble,
	Pra	pr in pray, per in reaper,		Pla	pl in play, ple in temple.
	Gra	gr in great, ger in anger,		Gla	gl in glee, gle in eagle,
	Cra	cr in crate, ker in sinker,		Cla	cl in clime, cle in uncle,
	Dra	dr in drink, der in under,		Del	dle in middle,
	Tra	tr in try. ter in utter,		Tel	tle in nettle,
	Ver	ver in over,		Vel	vel in travel,
	Fra	fr in from, fer in suffer,		Fla	fl in flee, ful in awful,
	Zher	sier in osier,		Zhel	sial in ambrosial,
	Shra	shr in shred, sher in usher,		Shel	shel in bushel,
	Ther	ther in other,		Nel	nel in kennel,
	Thra	thr in threat, ther in anther,		Spe	sp in spy, sep in separate,
	Ner	ner in owner,		Ske	sk in sky, suc in success,
	Emz	ms in stems,		Ste	st in sty, set in set,
	Ens	nce in pence, ns in pens,		Sfe	sph in sphere, suf in suffer,
	Engs	ngs in hangs,		Sme	sm in small, sum in some,
	Els	ls in else, lls in ells,		Sne	sn in snow, sen in send,
	Ers	rse in horse, rs in wars,		Sle	sl in slow, sel in self,
	Wha	wh in when,		Swa	sw in sweet,

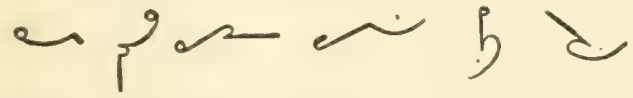
Illustrations.



blow, glow, meddle, evil, brow, upper, gray, meeker, draw, utter.



over, free, measure, shred, other, owner, spy, stay, sphere, smith

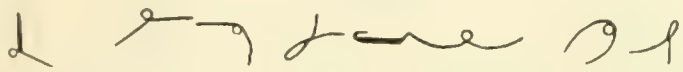


snow, sleep, sweet, when, special, kennel.

hope, hopes, lad, lads, owl, owls, war, wars.

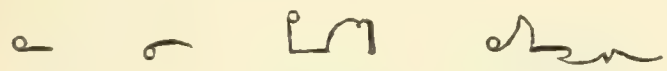
The circle is used between two consonants. When both of the letters between which it occurs are straight, it is written on the outside of the angle; between a straight line and a curve, on the inside of the curve; and between two curves on the inside of both if possible.

Examples.



The circle is sometimes written on the back of one of the curves; as in

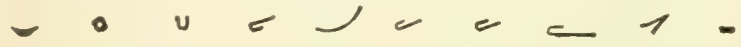
Some license is taken with the use of the circle when followed by a vowel, especially the short e, as in



said, says, September, self-denying.

Word Signs.

Some words of frequent occurrence are abbreviated by writing part of the word only, as,

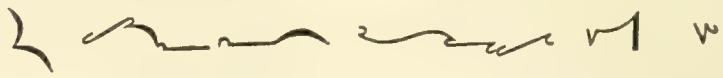


and, as, have, had, will, would, what, which, how, who.

Phrase Signs.

Two or more words may be joined together when they form a phrase, and it is convenient to join them. It is not best generally to join more than two words, unless they are very short; and words should never be joined that do not belong together in sense, or words separated by a pause of any kind.

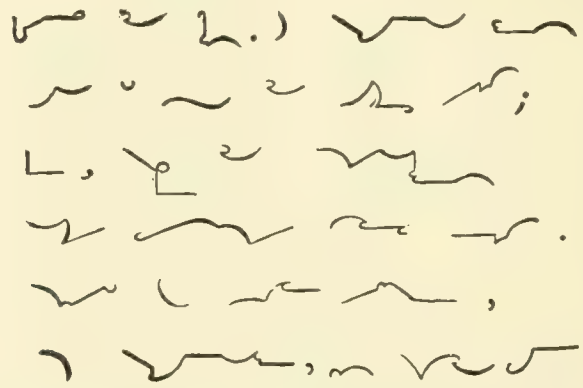
Examples.



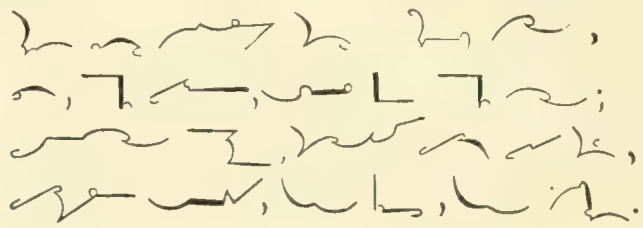
Of the, with it, it is, in such a way, I will be, I have.

Reading Exercise.

Bards in Praise of Golden Ages.



Vice is a Monster of such Frightful Mien.



DICTIONARY OF ENGLISH SYNONYMS.

NEARLY TWENTY THOUSAND SYNONYMOUS OR PARALLEL EXPRESSIONS,

Selected with great care from the Quarto Dictionaries of Webster and Worcester, Crabb's Synonyms, Graham's English Synonyms, Soule's English Synonyms and Roget's Thesaurus of Words and Phrases. With cross-references to words of opposite or contrary meaning.

AN ungraceful repetition of the same word several times in a sentence not only destroys its beauty, but denotes a poverty of language.

While it is easy to commit this error, it is often difficult to call to mind the precise word best adapted to express the particular thought.

The dictionary here presented is designed to obviate this difficulty, and to serve as a practical guide to aptness and variety of diction.

Example.

He was an *accomplished* speaker, *accomplished* in manners, *accomplished* in speech, *accomplished* in debate, and *accomplished* in his choice of words.

Improved.

He was an *accomplished* speaker, *polished* in manners, *faultless* in speech, *skillful* in debate, and *elegant* in his choice of words.

See the word *accomplished* with its synonyms, in the dictionary.

Examples.

A diligent scholar may *acquire* knowledge, *acquire* celebrity, *acquire* rewards, *acquire* prizes, and *acquire* high honor, though he *acquire* no money.

Improved.

A diligent scholar may *acquire* knowledge, *gain* celebrity, *obtain* rewards, *win* prizes, *get* high honor, though he *earn* no money.

Example.

How strangely are the opinions of men *changed* by a *change* in their condition!

Improved.

How strangely are the opinions of men *altered* by a *change* in their condition!

NOTE.—The following abbreviations are used to designate the parts of speech:—
a. Stands for adjective; *adv.*, adverb; *conj.*, conjunction; *interj.*, interjection; *n.*, noun; *prep.*, preposition; *p. p.*, past participle; *v.*, verb.

A

ABANDON, *v.* 1. Desert, forsake, relinquish, leave, quit, drop. 2. Cede, surrender, yield, forego, resign, renounce. *Keep.*

ABANDONED, *a.* 1. Deserted, (etc.) 2. Corrupt, depraved, profligate, reprobate, sinful, wicked, vicious, heinous, criminal, vile, odious, detestable, dissolute, shameless, graceless, lost, unprincipled, incorrigible, irreclaimable. *Virtuous.*

ABASE, *v.* Humble, humiliate, disgrace, dishonor, degrade. *Exalt.*

ABASH, *v.* Discompose, disconcert, confuse, confound, snub, shame, mortify. *Embolden.*

ABATE, *v.* 1. Diminish, lessen, reduce, relax. 2. Mitigate, moderate, allay. 3. Suppress, remove, terminate. *Augment.*

ABBREVIATE, *v.* Curtail, shorten, abridge, contract, condense, epitomize. *Lengthen.*

ABHOR, *v.* Hate, loathe, detest, abominate. *Like.*

ABIDE, *v.* Sojourn, live, reside, inhabit, dwell. *Depart.*

ABILITY, *n.* 1. Capacity, faculty, endowment, calibre. 2. Aptness, aptitude, power, potency. *Inability.*

ABJECT, *a.* Mean, low, worthless, despicable, vile, base, squalid, slavish, menial. *Lofty.*

ABOLISH, *v.* 1. Abrogate, repeal, revoke, annul, cancel. 2. Overthrow, disestablish. *Establish.*

ABOMINABLE, *a.* Hateful, execrable, damnable, detestable, hellish. *Delectable.*

ABRIDGE, *v.* Curtail, abbreviate, lessen, reduce, compress, contract. *Extend.*

ABRUPT, *a.* 1. Broken, rough, rugged, craggy, precipitous. 2. Sudden, hasty. *Equable.*

ABSOLUTE, *a.* 1. Real, positive, certain. 2. Arbitrary, despotic, tyrannical. 3. Independent, perfect, unrestricted. *Limited.*

ABSTINENCE, *n.* Temperance, moderation, soberness, forbearance, fast. *Intemperance.*

ABSTRUSE, *a.* Abstract, profound, recondite, subtle, occult, hidden. *Clear.*

ABSURD, *a.* Silly, foolish, nonsensical, stupid, senseless, irrational, ridiculous, preposterous, *Reasonable.*

ABUNDANCE, *n.* Richness, copiousness, profusion, exuberance, overflow. *Scarcity.*

ABUSE, *v.* 1. Pervert, misuse. 2. Injure, maltreat. 3. Vilify, revile, traduce, defame. *Honor, use.*

ACCEPT, *v.* Receive, take, assent to. agree to. *Reject.*

ACCEPTABLE, *a.* Grateful, gratifying, pleasing, welcome. *Unacceptable.*

ACCIDENTAL, *a.* Incidental, casual, contingent. *Preconcerted.*

ACCOMMODATE, *v.* 1. Fit, suit, adapt, adjust 2. Oblige, serve, assist. *Disoblige.*

ACCOMPLISH, *v.* Perform, effect, execute, achieve, consummate. *Fail.*

ACCOMPLISHED, *a.* Ripe, skillful, proficient, polished, refined, polite, elegant, faultless. *Awkward.*

ACCOUNT, *n.* Narrative, relation, recital, detail, explanation, report, history. *Falsification.*

ACCRUE, *v.* Come, arise, spring, proceed, result, ensue. *Cause.*

ACCUMULATE, *v.* Collect, pile, amass, gather, store, garner, hoard. *Scatter.*

ACCURATE, *a.* Correct, close, true, strict, nice, just, severe, exact, precise. *Inaccurate.*

ACCUSE, *v.* Charge, tax, arraign, inculpate, criminate. *Exonerate.*

ACHIEVE, *v.* *See Accomplish.*

ACKNOWLEDGE, *v.* Admit, concede, avow, recognize. *Deny.*

ACQUAINT, *v.* Tell, inform, notify, apprise, familiarize. *Misinform.*

ACQUIRE, *v.* Obtain, attain, get, gain, procure, secure, win, earn. *Lose.*

ACQUIT, *v.* Clear, absolve, exculpate, exonerate. *Convict.*

ACTIVE, *a.* 1. Brisk, alert, nimble, quick, agile. 2. Busy, energetic, diligent, assiduous. *Sluggish.*

ACTUALLY, *adv.* Indeed, really, truly, verily, positively. *Negatively.*

ACUTE, *a.* 1. Pointed, sharp. 2. Poignant, exquisite, intense. 3. Sagacious, discerning, quick, sharp, keen, shrewd, astute. *Dull.*

ADDRESS, *n.* 1. Speech, harangue, oration. 2. Direction. 3. Skill, cleverness, tact. *Stupidity.*

ADHERE, *v.* Cling, stick, cleave, cohere, *Loosen.*

ADJACENT, *a.* Near, bordering, adjoining, contiguous. *Asunder.*

ADJUST, *v.* 1. Arrange, rectify. 2. Settle, reconcile. 3. Suit, adapt. *Disarrange.*

ADMIRABLE, *a.* Fine, excellent, rare, matchless, incomparable, perfect. *Execrable.*

ADMIRATION, *n.* Liking, esteem, love. *Dislike.*

ADMIT, *v.* Grant, concede, confess. 2. Let in. *Deny.*

ADMONISH, *v.* Reprove, apprise, notify, forewarn. *Recommend.*

ADULATION, *n.* Flattery, excessive praise. *Detraction.*

ADVANCEMENT, *n.* Preferment, promotion, progression. *Retrogression.*

ADVENTURE, *n.* 1. Venture, stake, risk, speculation. 2. Incident, accident, occurrence, event.

ADVERSITY, *n.* Trouble, misfortune, woe, disaster, affliction, calamity, distress, misery. *Prosperity.*

ADVERTISE, *v.* Announce, declare, proclaim, trumpet, publish. *Conceal.*

ADVICE, *n.* 1. Recommendation, counsel, caution. 2. Word, information, intelligence, tidings.

AFFABLE, *a.* Free, open civil, sociable, easy, gracious, urbane, well-bred, courteous. *Uncivil.*

AFFECTION, *n.* Kindness, liking, partiality, fondness, endearment, attachment, love. *Disaffection.*

AFFLICT, *v.* Trouble, distress, plague, persecute, harass, torment. *Please.*

AFFRONT, *v.* Insult, abuse, outrage. *Respect.*

AGENT, *n.* Representative, factor, substitute, middleman. *Principal.*

AGGREGATE, *n.* Total, lump, gross amount. *Part.*

AGILE, *a.* *See Active.*

AGITATION, *n.* 1. Emotion, excitement, tremor. 2. Commotion, tumult. 3. Debate, discussion. *Tranquility.*

AGREE, *v.* 1. Concur, unite. 2. Engage, contract, stipulate. 3. Assent, acquiesce. *Disagree.*

AID, *v.* Abet, assist, help. *Resist.*

ALARM, *n.* Apprehension, fright, dismay. *Confidence.*

ALERT, *a.* *See Active.*

ALIMENT, *n.* Food, sustenance, nourishment.

ALLAY, *v.* Soften, moderate, lessen, ease, mollify, alleviate. *Excite.*

ALLEVIATE, *v.* Lighten, mitigate, allay, relieve. *Excite.*

ALLIANCE, *n.* 1. League, confederacy. 2. Affinity.

ALLODIAL, *a.* Independent, not feudal. *Feudal.*

ALLOWANCE, *n.* 1. Stipend, salary, wages, hire, pay. 2. Leave, license.

ALLURE, *v.* Tempt, seduce, entice, decoy.

AMASS, *v.* *See Accumulate.*

AMATORY, *a.* Tender, amorous, passionate.

AMAZEMENT, *n* Surprise, wonder.

AMBIGUOUS, *a.* Equivocal, dubious. *Clear.*

AMICABLE, *a.* Kind, friendly. *Hostile.*

AMPLE, *a.* 1. Spacious, capacious 2. Plentiful, abundant. *Insufficient.*

AMUSE, *v.* 1. Divert, entertain, beguile. 2. Delude.

AMUSEMENT, *n.* Pastime, entertainment, diversion, sport, recreation.

ANALOGY, *n.* Parity, similarity. *Diversity.*

ANATHEMA, *n.* Imprecation, curse.

ANCESTORS, *n.* Forefathers, progenitors,

ANCIENT, *a.* Old, antique, obsolete. *New.*

ANECDOTE, *n.* Story.

ANGER, *n.* Resentment, wrath, ire, indignation, choler, rage, fury.

ANGRY, *a.* Irritated, incensed, passionate, furious, infuriated.

ANGUISH, *n.* Anxiety, pain, distress, agony. *Happiness.*

ANIMAL, *n.* 1. Creature. 2. Beast, brute.

ANIMATE, *v.* 1. Inspire, enliven, cheer, exhilarate. 2. Incite, impel, urge, stimulate. *Depress.*

ANIMATION, *n.* Life, vivacity, spirit. *Apathy.*

ANIMOSITY, *n.* Grudge, enmity, hate, hostility, virulence, malignity. *Liking.*

ANNEX, *v.* Attach, append, tack, join. *Detach.*

ANNOUNCE, *v.* Publish, promulgate, advertise. *Conceal.*

ANNOY, *v.* Inconvenience, disturb, molest, trouble, bore.

ANNUL, *v.* Rescind, abolish, invalidate.

ANSWER, *n.* Response, reply, rejoinder.

ANTERIOR, *a.* Prior, preceding, previous. *Posterior.*

ANTICIPATE, *v.* Foresee, forestall, prevent.

ANTIPATHY, *n.* Aversion, repugnance, dislike, hatred. *Liking.*

ANTIQUE, *a.* Old, ancient, antiquated, obsolete. *New*

ANXIETY, *n.* Care, solicitude, worry, distress.

ANY, *a.* 1. Any one. 2. Some.

ANY, *adv.* Somewhat.

APARTMENT, *n.* Lodging, room, chamber.

APATHY, *n.* Coldness, dullness, unconcern, torpor. *Animation.*

APE, *v.* Imitate, counterfeit.

APOLOGIZE, *v.* Excuse, exculpate.

APPALL, *v.* Scare, shock, terrify.

APPAREL, *n.* Dress, clothing, raiment, vesture, garments, attire, array, costume, toilet, wardrobe.

APPARENT, *a.* Visible, clear, plain, obvious, evident, manifest. *Ambiguous.*

APPARITION, *n.* Phantom, illusion, vision, ghost.

APPEAR, *v.* 1. Emerge, come into view. 2. Seem, look. *Disappear.*

APPEARANCE, *n.* 1. Coming, arrival. 2. Air, look, manner, figure. 3. Semblance.

APPEASE, *v.* Calm, pacify, quiet, still. *Inflame.*

APPELLATION, *n.* Name, title, description.

APPLAUD, *v.* 1. Cheer. 2. Praise, commend, cry up, extol, magnify

APPLICATION, *n.* 1. Industry, persistency. 2. Applying.

APPLY, *v.* 1. Use, appropriate. 2. Addict, devote. *Misapply.*

APPOINT, *v.* 1. Fix, prescribe, establish. 2. Name, nominate, constitute.

APPRAISE, *v.* Value, estimate, rate.

APPRECIATE, *v.* Estimate, justly esteem, value.

APPREHEND, *v.* 1. Catch, seize, arrest, capture, detain. 2. Understand, comprehend. 3. Fear, dread. *Misunderstand.*

APPRISE, *v.* *See Admonish.*

APPROACH, *v.* Approximate, come near.

APPROBATION, *n.* Approval, liking, sanction, consent, concurrence. *Disapproval.*

APPROXIMATE, *v.* *See Approach.*

APT, *a.* Fit, meet, suitable, qualified. 2. Ready, quick, prompt. *Inapt.*

ARBITRARY, *a.* Irresponsible, imperious, tyrannous.

ARBITRATOR, *n.* Judge, umpire, referee, arbiter.

ARCHIVES, *n.* Registers, records, chronicles.

ARDENT, *a.* Zealous, fervid, passionate, hot, fiery, burning, intense. *Calm.*

ARDUOUS, *a.* Difficult, trying, laborious, painful. *Easy.*

ARGUE, *v.* 1. Evince, prove. 2. Reason, discuss, debate.

ARGUMENT, *n.* 1. Reason, proof. 2. Discussion, dispute.

ARISE, *v.* 1. Mount, ascend. 2. Get up. 3. Begin, originate.

ARISTOCRATIC, *a.* Haughty, proud, arrogant. *Plebeian.*

ARMS, *n.* Weapons.

ARMY, *n.* Force, troops, host.

ARRAIGN, *v.* Accuse, charge, denounce. *Acquit.*

ARRANGE, *v.* 1. Distribute, rank, classify. 2. Plan, devise, project, organize.

ARROGANCE, *n.* Haughtiness, lordliness, pride, superciliousness. *Humility.*

ARTFUL, *a.* 1. Skillful. 2. Subtle, shrewd, astute, foxy, crafty, wily. *Simple.*

ARTIFICE, *n.* Cunning, stratagem, trick, fraud, cheat.

ARTIST, *n.* 1. Designer. 2. Painter, sketcher. 3. Sculptor, modeler.
ASSAY, *n.* Trial, test, examination.
ASSOCIATION, *n.* Society, fraternity, guild, lodge, club.
ASUNDER, *adv.* Apart.
ATTIC, *a.* Classic, elegant, pure. *Unclassical.*
ATTIC, *n.* Garret.
ATTITUDE, *n.* 1. Posture. 2. Phase, situation.
ATTORNEY, *n.* Lawyer, advocate, counselor.
ATTRACT, *v.* Allure, entice, win, fascinate, captivate. *Repel.*
ATTRACTION, *n.* Charm, allurement, fascination. *Repulsion.*
AUDACITY, *n.* 1. Daring, hardihood. 2. Presumption, impudence, insolence. *Timidity.*
AUGMENT, *v.* Increase, enlarge, magnify. *Decrease.*
AUTHENTIC, *a.* Real, genuine, true. *False.*
AUTHOR, *n.* Writer, composer, maker.
AUTHORITY, *n.* Liberty, permit, order, warrant.
AVARICE, *n.* Closeness, cupidity, covetousness. *Prodigality.*
AVOW, *v.* Affirm, confess, declare. *Deny.*
AWAKE, *a.* Watchful, alive, vigilant.
AWARE, *a.* Apprised, sensible, cognizant.
AWE, *n.* Dread.
AWKWARD, *a.* 1. Unskillful, unhandy. 2. Stiff, rough, boorish, lubberly. *Accomplished.*

B

BABBLE, *v.* Prate, prattle, chatter.
BAFFLE, *v.* Foil, elude, circumvent.
BAGGAGE, *n.* Luggage.
BALANCE, *v.* 1. Equalize. 2. Counterpoise, counteract. 3. Poise. *Preponderate.*
BALL, *n.* 1. Dance. 2. Globe. *Cube.*
BAND, *n.* 1. Company, crew, gang. 2. Chain, fetter, shackle. 3. Bandage, fillet. 4. Orchestra, company of instrumental musicians. *Individual.*
BANISH, *v.* Exile, exclude. *Recall.*
BANTER, *v.* Rally, twit, taunt.
BARE, *a.* 1. Unclothed, naked. 2. Mere. *Clad.*
BARGAIN, *n.* Agreement, contract.
BARGAIN, *v.* 1. Agree, contract. 2. Transfer.
BARTER, *v.* Exchange, commute, truck.
BASE, *a.* *See Abject.*
BASHFUL, *a.* Coy, timid, shy, sheepish.
BEAR, *v.* 1. Uphold, sustain. 2. Undergo, tolerate, endure, suffer. 3. Produce, generate, bring forth.
BEASTLY, *a.* Irrational, brutal, sensual, bestial.
BEAT, *v.* 1. Knock, hit, strike, thwack, maul. 2. Defeat, conquer, checkmate.
BEAU, *n.* 1. Admirer, suitor, sweetheart, lover. 2. Coxcomb, fop, exquisite.
BEAUTY, *n.* 1. Comeliness. 2. Grace, symmetry, elegance. 3. Beautiful woman. *Ugliness.*
BECOMING, *a.* 1. Appropriate, seemly, fit, suitable. 2. Comely, graceful. *Unbecoming.*
BEG, *v.* Beseech, solicit, entreat, supplicate, crave. *Grant.*
BEGUILE, *v.* 1. Amuse, divert, entertain, cheer, solace. 2. Delude.
BEHAVIOR, *n.* Conduct, bearing, department, demeanor. *Misbehavior.*
BEHOLD, *interj.* See, observe, look, lo.
BELIEVE. *v.* Suppose, deem, think, credit. *Doubt.*
BELOVED, *a.* Dear, darling.
BELOW, *prep.* Under, beneath, underneath.
BENEFACTION, *n.* Gift, donation, gratuity.
BEQUEATH, *v.* Leave, devise, will.
BEREAVE, *v.* Deprive, strip.
BESEECH, *v.* *See Beg.*
BESTOW, *v.* Confer, impart, accord, give, grant. *Withhold.*
BETTER, *v.* Amend, emend, correct, mend, improve.
BILL, *n.* 1. Reckoning, statement, account. 2. Draft.
BLAME, *n.* Censure, condemnation, reproof, reproach. *Praise.*
BLEMISH, *n.* Stain, spot, speck, flaw.
BLIND, *a.* 1. Sightless, eyeless. 2. Heedless, ignorant.
BLOODY, *a.* Sanguinary, gory.
BOAST, *v.* Brag, vaunt, glory.
BOLDNESS, *n.* 1. Courage, bravery, valor, daring, hardihood, intrepidity, dauntlessness, fearlessness, heroism. 2. Presumption, effrontery, audacity, impudence, insolence. *Timidity.*
BOMBASTIC, *a.* Inflated, pompous, tumid, sophomorical, high-sounding, high-flown, grandiloquent, highfalutin. *Concise.*
BORDER, *n.* Margin, verge, brim, brink, rim, edge.
BORE, *n.* 1. Proser, button-holder. 2. Hole, calibre.
BOUNDLESS, *a.* Undefined, unlimited, immeasurable, illimitable, infinite. *Limited.*
BOUNTIFUL, *a.* Liberal, beneficent, generous, bounteous, munificent.
BRAVERY. *See Boldness* (1).
BREEDING, *n.* 1. Nurture, training. 2. Manners.
BRIEF, *a.* Short, concise, succinct. *Protracted.*
BRIGHT, *a.* Shining, radiant, luminous. *Dull.*
BRILLIANCY, *n.* Luster, splendor, radiance.
BRITTLE, *a.* Frangible, fragile, frail, crumbling. *Tough.*
BROIL, *n.* Quarrel, contention, brawl, fray, affray.
BRUTAL, *a.* Cruel, unfeeling, inhuman, barbarous, savage, ferocious. *Humane.*
BUD, *v.* Sprout, shoot, germinate.
BUFFOON, *n.* Harlequin, clown, fool, idiot.
BUILD, *v.* Raise, construct, erect. *Destroy.*
BULK, *n* 1. Size, magnitude, greatness. 2. Body, gross
BURDEN, *n.* 1. Cargo, freight 2. Impediment, load, clog.
BURIAL, *n.* Interment, sepulture, entombment. *Resurrection.*
BURST, *v.* Explode, break open.
BUSINESS, *n.* Calling, employment, pursuit, vocation.
BUSTLE, *n.* Stir, tumult, fuss.
BUTT, *n.* 1. Mark, object, target. 2. Cask.
BUXOM, *a.* Lively, sprightly, cheerful, jocund. *Spiritless.*
BUY, *v.* Purchase, cheapen, bargain for. *Sell.*

C

CABAL, *n.* 1. Clique, junto, set, league. 2. Plot. intrigue, machination, conspiracy.
CAJOLE, *v.* Coax, flatter, wheedle.
CALAMITY, *n.* Mishap, mischance, misfortune, disaster.
CALCULATE, *v.* Reckon, count, compute, rate, cast, estimate.
CALL, *v.* 1. Cry, exclaim. 2. Invite, bid, summon.
CALLING, *n.* *See Business.*
CALLOUS, *a.* Hard, insensible, unfeeling, indifferent, dead. *Sensitive.*
CALM, *a.* 1. Composed, collected. 2. Quiet, tranquil, placid serene. *Stormy.*
CANDID, *a.* Open, honest, sincere. *Deceitful.*
CAPACITY, *n.* 1. Volume, amplitude. 2. Ability, capability, competency. 3. Faculty, power, talent, caliber. 4. Character, function, office.
CAPRICE. *n.* Whim, freak, fancy, vagary, humor.
CAPTIOUS, *a.* Peevish, petulant, fretful, cross.
CAPTIVATE, *v.* Fascinate, charm, enchant, enrapture.
CAREFUL, *a.* 1. Heedful, attentive, provident. 2. Watchful, cautious, circumspect. *Heedless.*
CARESS, *n.* Kiss, embrace.
CAROUSAL, *n.* Feast, banquet, entertainment, treat. *Fast.*
CASH, *n.* Coin, specie, money.
CASUALTY, *n.* Chance, mischance, accident, contingency, fortuity.
CAUSE, *v.* Produce, create, occasion.
CAVITY, *n.* Aperture, opening, hollow.
CAUTIOUS, *a.* Prudent, careful, watchful, heedful, wary, vigilant.
CELEBRATE, *v.* 1. Commemorate, keep, observe, honor, solemnize. 2. Praise, extol, glorify.
CENSURE, *v.* Blame, reprove, chide, scold, berate. *Praise.*
CERTAIN, *a.* 1. Sure, assured, confident. 2. Infallible, unfailing. 3. Plain, unquestioned, positive, absolute, indubitable.
CHANCE, *n.* 1. Accident, casualty, fortune, fortuity. 2. Hazard, risk, peril, jeopardy *Design.*
CHANGE, *v.* Alter, vary, turn.
CHARACTER, *n.* Repute, reputation.
CHARM, *n.* Grace, attraction.
CHARM, *v.* Enchant, fascinate, enrapture, captivate.
CHASTITY, *n.* Modesty, purity, virtue, continence. *Incontinence.*
CHATTELS, *n. pl.* Goods, personal property.
CHATTER, *v.* *See Babble.*
CHEAT, *v.* Deceive, trick, defraud, swindle.
CHEER, *v.* 1. Applaud. 2. Comfort, console. 3. Gladden, enliven, encourage. *Distress.*
CHEERFUL, *a.* Lively, merry, sprightly, gay, joyful. *Sad.*
CHERISH, *v.* 1. Nourish, nurse, nurture. 2. Encourage, harbor.
CHIEF, *n.* Leader, commander. *Subordinate.*
CHIEFLY, *adv.* Principally, mainly, mostly, eminently.
CHILDHOOD, *n.* Minority, infancy. *Majority.*
CHILDISH, *a.* 1. Young, puerile, infantine. 2. Weak, trifling, silly. *Wise.*
CHOICE, *n.* Selection, election, option, preference.
CHOKE, *v.* 1. Suffocate, strangle, throttle. 2. Stop, block, obstruct.

CHOOSE, *v.* Prefer, pick, select, elect.
CIRCULATE, *v.* Propagate, disseminate, diffuse, spread.
CIRCUMSPECT, *a.* Judicious, discreet, prudent, cautious, wary. *Imprudent.*
CIRCUMSTANCE, *n.* Incident, accident.
CITE, *v.* 1. Quote, adduce. 2. Summon.
CIVIL, *a.* 1. Civic, municipal. 2. Urbane, obliging, courteous, polite, refined. *Uncivil.*
CIVILITY, *n.* 1. Courtesy, politeness, suavity. 2. Benefit, favor, kindness. *Discourtesy.*
CIVILIZATION, *n.* Culture, cultivation, refinement.
CLAD, *v. p. p.* Dressed, clothed, attired. *Bare.*
CLANDESTINE, *a.* Concealed, hidden, sly, private. *Conspicuous.*
CLASP, *v.* Grasp, clutch, gripe. *Unclasp.*
CLEAN, *a.* Unsoiled, spotless, pure, immaculate. *Impure. Soiled.*
CLEAR, *a.* Transparent, bright, limpid. 2. Fair, cloudless, serene. 3. Plain, lucid, perspicuous. 4. Patent, obvious, visible, evident. *Opaque, Ambiguous.*
CLEAR, *v.* Acquit, exonerate. *Convict.*
CLEVER, *a.* 1. Skillful, apt, smart, quick, able. 2. Kind. *Stupid.*
CLIMB, *v.* Ascend, clamber, scramble. *Descend.*
CLING, *v.* Adhere, stick.
CLOSE, *v.* 1. Shut. 2. End, finish.
CLOTHES, *n.* Raiment, dress, attire, garb, costume, habiliments.
CLOY, *v.* Surfeit, sate, satiate, glut.
CLUMSY, *a.* *See Awkward.*
COARSE, *a.* 1. Gross, vulgar. 2. Rude, uncivil, gruff. *Refined.*
COAX, *v.* Flatter, wheedle, cajole.
COGENT, *a.* Forcible, powerful, potent, convincing. *Weak.*
COLD, *a.* 1. Cool, frigid, wintry. 2. Unfeeling, stoical. *Warm, Hot.*
COLD, *n.* Catarrh, cough.
COLLECT, *v.* 1. Gather. 2. Accumulate, amass. *Scatter.*
COLLECTION, *n.* 1. Crowd, gathering. 2. Accumulation, store, aggregation. 3. Contribution.
COLOR, *n.* 1. Shade, tinge, tint, hue. 2. Pigment, paint.
COMBINATION, *n.* 1. Union, conjunction. 2. Alliance. 3. Mixture.
COME, *v.* 1. Approach. 2. Arrive. *Go.*
COMELY, *a.* Handsome, pretty, symmetrical. *Ugly.*
COMFORT, *v.* Solace, cheer, console. *Discomfort.*
COMICAL, *a.* Droll, funny, humorous, ludicrous. *Serious.*
COMMANDING, *a.* Imperative, authoritative.
COMMENCE, *v.* Begin, originate. *Finish.*
COMMEND, *v.* 1. Intrust, commit. 2. Praise, extol, laud, eulogize.
COMMENT, *n.* 1. Remark, observation. 2. Note, explanation.
COMMERCIAL, *a.* Trading, mercantile.
COMMISSION, *v.* 1. Empower, authorize. 2. Depute, delegate.
COMMODIOUS, *a.* Fit, suitable, convenient. *Unfit.*
COMMODITIES, *n. pl.* Wares, goods, merchandise, produce.
COMMON, *a.* 1. General. 2. Usual, habitual, customary. 3. Trite, stale. 4. Ordinary, low. *Exceptional.*
COMMUNICATION, *n.* Conference, conversation, letter.
COMMUNITY, *n.* 1. Society, public, people. 2. Association, brotherhood.
COMPANION, *n.* 1. Mate, comrade. 2. Partaker, sharer.
COMPANY, *n.* 1. Assembly, group, gathering. 2. Party. 3. Visitors. 4. Fellowship, society. 5. Corporation, firm.
COMPASSION, *n.* Pity, tenderness, clemency. *Severity.*
COMPATIBLE, *a.* Consistent, consonant. *Incompatible.*
COMPEL, *v.* Force, coerce, drive.
COMPENDIUM, *n.* Compend, abridgement.
COMPENSATION, *n.* Reward, recompense, satisfaction.
COMPETENT, *a.* 1. Able, qualified. 2. Adequate, fit. *Incompetent.*
COMPETITION, *n.* Rivalry, contest, emulation. *Monopoly.*
COMPLAIN, *v.* Murmur, grumble, lament.
COMPLIMENT, *n.* Praise, commendation, encomium. *Detraction.*
COMPLY, *v.* Conform, yield, submit.
COMPOUND, *a.* Composite, complex. *Simple.*
COMPOUND, *v.* Mix, combine, intermingle.
COMPREHEND, *v.* 1. Comprise, include, embrace. 2. Grasp, see, understand, perceive.
COMPRISE, *v.* Include, contain, embody, comprehend.
COMPULSION, *n.* Constraint, coercion.
COMPUNCTION, *n.* Remorse, regret, sorrow, penitence.
COMPUTE, *v.* Reckon, calculate, estimate, count.
CONCEAL, *v.* 1. Hide, secrete, cover, screen. 2. Disguise, dissemble. *Reveal.*
CONCEDE, *v.* 1. Yield, surrender. 2. Grant, admit.
CONCEIT, *n.* Vanity, egotism.
CONCERT, *n.* 1. Concord, harmony. 2. Musical entertainment. *Inharmony.*
CONCISE, *a.* Short, brief, curt, laconic, terse. *Verbose.*
CONCLUDE, *v.* 1. Decide, determine. 2. End, finish, terminate.
CONCUR, *v.* Agree, coincide, join. *Disagree.*
CONCUSSION, *n.* Clash, shock.
CONDEMN, *v.* Blame, censure, reprove, disapprove. *Acquit.*
CONDUCT, *n.* 1. Management. 2. Behavior, deportment, demeanor.
CONFESS, *v.* 1. Admit, grant, concede. 2. Acknowledge, avow. *Deny.*
CONFIDENCE, *n.* 1. Faith, trust, belief. 2. Assurance, courage. *Distrust.*
CONFLICT, *n.* Contest, struggle, fight, battle.
CONFOUND, *v.* Amaze, perplex, bewilder, stupefy, dumbfound.
CONFUSION, *n.* 1. Jumble, disarray, disorder. 2. Tumult, commotion. 3. Shame, abashment.
CONGENIAL, *a.* Suited, adapted, agreeable. *Uncongenial.*
CONJECTURE, *n.* Guess, supposition, surmise. *Demonstration.*
CONJUGAL, *a.* Matrimonial, nuptial, bridal, connubial.
CONNOISSEUR, *n.* Critic, judge.
CONNUBIAL, *a.* *See Conjugal.*
CONQUER, *v.* Overcome, vanquish, subdue, checkmate, master, subject, crush. *Fail.*
CONSANGUINITY, *n.* Kindred, relationship.
CONSIDERATION, *n.* 1. Cause, reason, ground, motive. 2. Attention, deliberation.
CONSISTENT, *a.* Accordant, compatible. *Inconsistent.*
CONSPICUOUS, *a.* 1. Prominent, eminent. 2. Visible, apparent. *Obscure.*
CONSTRAIN, *v.* 1. Compel, coerce, force. 2. Curb, restrain.
CONSTRUCT, *v.* 1. Fabricate, erect, build, raise. 2. Make, form, frame, institute. *Destroy.*
CONSUME, *v.* Devour, expend, waste, destroy.
CONTAGIOUS, *a.* 1. Catching, infectious. 2. Poisonous, deadly, pestilental.
CONTAMINATE, *v.* Defile, sully, pollute.
CONTEMPT, *n.* Scorn, disregard, disdain. *Regard.*
CONTEMPTIBLE, *a.* Mean, base, despicable, abject. *Lofty.*
CONTENTMENT, *n.* Ease, satisfaction. *Discontent.*
CONTEST, *n.* *See Conflict.*
CONTINGENT, *a.* Uncertain, conditional.
CONTINUAL, *a.* Endless, unceasing, perpetual, eternal.
CONTRACT, *n.* Bargain, compact, agreement, stipulation.
CONTRARY, *a.* 1. Opposite, counter, adverse. 2. Conflicting, repugnant. 3. Perverse, stubborn, obstinate.
CONTROL, *v.* Direct, regulate, manage, govern.
CONVENIENT, *a.* Suitable, appropriate, useful. *Unfit.*
CONVERSATION, *n.* Talk, dialogue, colloquy.
CONVERTIBLE, *a.* Interchangeable. *Inconvertible.*
CONVEYANCE, *n.* 1. Transfer, alienation, deed. 2. Carriage.
CONVICT, *v.* Condemn, find guilty. *Acquit.*
CONVINCE, *v.* Satisfy, persuade.
CONVIVIAL, *a.* Jovial, jolly, festive.
COOL, *a.* 1. Not warm. 2. Collected, calm, dispassionate. *Warm.*
COPY, *v.* 1. Transcribe. 2. Imitate.
CORDIAL, *a.* Sincere, warm, hearty, heartfelt, ardent. *Heartless.*
CORRECT, *a.* Right, true, accurate, faultless, *Incorrect.*
CORRESPONDENT, *a.* Answerable, suitable.
COST, *n.* Expense, charge, price.
COUNSEL, *n.* 1. Counselor, attorney, advocate, barrister, lawyer. 2. Opinion, advice, admonition, recommendation.
COUNTERFEIT, *a.* 1. Forged, spurious. 2. Sham, feign, simulate. *Genuine.*
COUPLE, *n.* Pair, brace.
COURAGE, *n.* Bravery, spirit, valor, heroism, fearlessness. *Cowardice.*
COURTESY, *n.* Civility, urbanity, politeness. *Incivility.*
COVENANT, *n.* *See Contract.*
COVERT, *a.* Secret, disguised, hidden, concealed. *Open.*
COVETOUSNESS, *n.* Stinginess, avarice, parsimony, penuriousness. *Liberality.*
COWARDICE, *n.* Fear, timidity, poltroonery, pusillanimity. *Courage.*

COY, *a.* Shy, bashful, reserved, demure, modest. *Bold.*

CRACK, *n.* 1. Crevice, chink, cranny, opening, breach, fissure. 2. Explosion, report.

CRAFTY, *a.* Shrewd, cunning, artful, astute, subtle, tricky. *Ingenuous.*

CRAVAT, *n.* Necktie, neckcloth, neckerchief.

CRAVE, *v.* 1. Beg, beseech, solicit, entreat, implore. 2. Desire.

CRAZY, *a.* 1. Insane, mad, lunatic. 2. Rickety, tottering. *Sane.*

CREATE, *v.* 1. Cause, produce, originate. 2. make, constitute. *Destroy.*

CREDIT, *n.* 1. Trust, belief, faith, confidence. 2. Esteem, reputableness, regard. 3. Honor, merit. *Discredit.*

CREDITABLE, *a.* Reputable, honorable.

CREDULOUS, *a.* Unsuspecting, superstitious, gullible.

CREED, *n.* Belief, doctrines, dogmas.

CRESTFALLEN, *a.* Discouraged, disheartened, depressed, dejected.

CRISIS, *n.* 1. Height, acme. 2. Emergency, exigency, strait, pinch.

CRITERION, *n.* Measure, test, standard.

CROAK, *v.* Murmur, grumble, complain.

CROOKED, *a.* 1. Bent, curved, awry, distorted. 2. Dishonest, knavish, unfair, unscrupulous. *Straight.*

CROSS, *a.* Captious, peevish, petulant, fretful, snappish.

CRUEL, *a.* Pitiless, unmerciful, inhuman, barbarous, brutal, savage. *Kind.*

CUBE, *n*, Die, a regular solid with six equal square sides. *Ball.*

CULTIVATION, *n.* 1. Culture, civilization, refinement. 2. Tillage.

CURE, *n.* 1. Remedy, restorative, corrective. 2. Healing, restoration.

CURIOUS, *a.* 1. Prying, inquisitive. 2. Rare, unique, queer.

CURRENT, *a.* 1. Present, existing. 2. Common, general, rife.

CURSE, *n.* Imprecation, execration, malediction.

CURSORY, *a.* Superficial, hasty, careless, desultory. *Thorough.*

CURTAIL, *v.* Retrench, reduce, shorten, abridge, decrease.

CUSTODY, *n.* Care, keeping, watch, protection.

CUSTOM, *n.* 1. Usage, practice, habit. 2. Tax, impost, duty, tribute.

CYNICAL, *a.* Morose, carping, sarcastic, snarling, satirical.

D

DAILY, *a.* Diurnal, quotidian.

DAINTY, *a.* 1. Nice, delicate, savory, delicious. 2. Squeamish, fastidious. 3. Elegant, fine.

DALLIANCE, *n.* Fondling, caressing, endearment.

DAMAGE, *v.* Mar, harm, hurt, impair, injure.

DAMPNESS, *n.* Moisture, humidity, damp.

DAMSEL, *n.* Lass, miss, maid, maiden, girl.

DANGER, *n.* Risk, venture, hazard, peril, jeopardy. *Safety.*

DARING, *a.* Courage, bravery, valor, intrepidity. *Cowardice.*

DARK, *a.* 1. Cloudy, rayless, murky, shady, unilluminated. 2. Gloomy, dismal. 3. Wicked, foul, atrocious. 4. Obscure, mystical, mysterious. *Light.*

DATE, *n.* Time, period, age, era, epoch.

DEAD, *a.* 1. Inanimate, lifeless, breathless, defunct. 2. Dull, frigid, obtuse, callous. 3. Useless, unprofitable. *Live.*

DEADLY, *a.* 1. Deleterious, destructive, noxious, fatal, mortal. 2. Rancorous, implacable.

DEAR, *a.* 1. Beloved, darling, precious. 2. Costly, high-priced, expensive.

DEBASE, *v.* *See Abase.*

DEBATE, *v.* Discuss, canvass, argue, dispute, contest.

DECEITFUL, *a.* Deceptive, illusive, delusive, fallacious.

DECEIVE, *v.* Delude, over-reach, fool, trick, cheat, gull, dupe.

DECIDE, *v.* Determine, conclude.

DECLARATION, *n.* Assertion, averment, avowal, affirmation, asseveration.

DECORATE, *v.* Deck, adorn, ornament, embellish, beautify.

DECORUM, *n.* Propriety, decency.

DECOY, *v.* Tempt, allure, entice, inveigle, seduce.

DECREASE, *v.* Diminish, lessen. *Increase.*

DECREE, *n.* Order, mandate, fiat, edict.

DEDUCT, *v.* Separate, subtract, take away.

DEFAME, *v.* Asperse, calumniate, slander, vilify.

DEFEAT, *v.* 1. Beat, conquer, overcome, rout. 2. Balk, disappoint, baffle, foil, frustrate.

DEFECT, *n.* 1. Flaw, blemish, imperfection. 2. Fault, failing.

DEFEND, *v.* 1. Guard, shield, protect. 2. Uphold, maintain, vindicate.

DEFER, *v.* Adjourn, delay, postpone.

DEFERENCE, *n.* Regard, respect, reverence, homage.

DEFINITE, *a.* Certain, determined, exact, precise. *Indefinite.*

DEFRAUD, *v.* Cheat, gull, over-reach.

DEFY, *v.* Brave, dare, disregard, despise.

DEITY, *n.* Divinity, Godhead, God. *Devil.*

DEJECTED, *a.* Depressed, disheartened, despondent.

DELAY, *v.* Linger, stop, procrastinate. *Hasten.*

DELECTABLE, *a.* Pleasant, agreeable, delightful. *Abominable.*

DELEGATE, *n.* Commissioner, representative, deputy.

DELICIOUS, *a.* Delicate, palatable, luscious.

DELIGHTFUL, *a.* Charming, enchanting, ravishing.

DELINQUENT, *n.* Offender, wrong-doer, culprit, criminal.

DELIRIUM, *n.* Wandering, hallucination, derangement.

DELUDE, *v.* See *Deceive.*

DEMAND, *v.* Require, claim, exact.

DEMOLISH, *v.* Destroy, overthrow, level, ruin.

DEMONSTRATE, *v.* Show, establish, prove.

DEMONSTRATION, *n.* Proof, manifestation.

DEMORALIZE, *v.* Corrupt, deprave, vitiate.

DENOTE, *v.* Imply, signify, indicate, mark, designate.

DENY, *v.* 1. Contradict, gainsay. 2. Disown, disavow, abjure. 3. Withhold. *Avow.*

DEPART, *v.* 1. Go, start, leave, set out. 2. Vanish, disappear.

DEPENDENCE, *n.* Reliance, trust, confidence. *Independence.*

DEPICT, *v.* 1. Describe. 2. Delineate, portray, pencil, paint.

DEPLORE, *v.* Lament, mourn, bewail, bemoan.

DEPORTMENT, *n.* Demeanor, behavior, carriage, conduct.

DEPRECIATE, *v.* 1. Underrate, undervalue, lessen the price of. 2. Censure, degrade, traduce, malign.

DEPRESS, *v.* 1. Lower, drop, sink. 2. Deject, dispirit, chill. 3. Debase, humiliate. *Elevate.*

DERANGE, *v.* Confuse, displace, unsettle, disorder. *Arrange.*

DESCEND, *v.* 1. Fall, drop, sink, go down. 2. Originate. 3. Dismount. *Ascend.*

DESIGN, *n.* 1. Sketch, outline, plan, draught. 2. Intent, aim, purpose, object, scheme.

DESIGNATE, *v.* 1. Name, call, style, denominate. 2. Denote, indicate, show, specify. 3. Appoint.

DESIRE, *v.* 1. Ask, request. 2. Wish, want, fancy, covet, crave.

DESOLATION, *n.* 1. Gloom, sadness, wretchedness, misery. 2. Ruin, destruction.

DESPAIR, *n.* Desperation, despondency, hopelessness. *Hope.*

DESPICABLE, *a.* Mean, pitiful, contemptible, abject.

DESPOTIC, *a.* Absolute, arbitrary, imperious, tyrranical.

DESTINY, *n.* 1. Fate, necessity. 2. Lot, doom, fortune, fate.

DESTROY, *v.* 1. Consume, waste, devour, desolate. 2. Demolish, overthrow, subvert. 3. Annihilate, extirpate, eradicate, kill. *Create.*

DETACH, *v.* Separate, sever, disjoin.

DETAIN, *v.* Restrain, confine, delay, retain.

DETECT, *v.* Descry, discover, expose.

DETERMINE, *v.* 1. Settle, end, decide, conclude. 2. Lead, influence, induce. 3. Ascertain, verify.

DETRACTION, *n.* Censure, slander, calumny, defamation.

DEVELOP, *v.* Unfold, open, evolve, grow.

DEVIL, *n.* 1. Satan, Belial, Lucifer, arch-enemy, the tempter, the adversary, the prince of darkness. 2. Demon. *God, Deity.*

DEVOID, *a.* Empty, destitute, vacant, void. *Full.*

DEXTEROUS, *a.* Adroit, skillful, handy, apt, clever. *Awkward.*

DICTION, *n.* Expression, phraseology, language, style.

DICTIONARY, *n.* 1. Lexicon, glossary, vocabulary. 2. Encyclopædia.

DIE, *v.* Expire, decease, wither, perish. *Live.*

DIFFERENT, *a.* 1. Various, manifold, unlike, diverse. 2. Separate, distinct. *Similar.*

DIFFICULT, *a.* Arduous, hard, herculean. *Easy.*

DIGEST, *n.* Compend, abstract, brief, epitome.

DILEMMA, *n.* Strait, predicament, quandary.

DILIGENCE, *n.* Activity, industry, perseverance, assiduity.

DIMINISH, *v.* See *Decrease.*

DIRECTION, *n.* 1. Order. 2. Address, superscription. 3. Course, bearing.

DISAFFECTION, *n.* Breach, disagreement, dissatisfaction, estrangement, alienation.

DISAGREE, *v.* 1. Quarrel, wrangle, bicker. 2. Dissent, differ in opinion. 3. Differ, vary. *Agree.*

DISAPPEAR, *v.* Vanish, pass, fade, dissolve.

DISAPPROVAL, *n.* Disapprobation, dislike, displeasure.

DISARRANGE, *v.* Unsettle, disorder, derange.

DISBELIEF, *n.* Incredulity, distrust, doubt, skepticism, infidelity.

DISCOMFORT, *v.* Annoy, trouble, disturb, molest. *Comfort.*

DISCONTENT, *n.* Uneasiness, inquietude, dissatisfaction. *Contentment.*

DISCOURTESY, *n.* Incivility, impoliteness, rudeness. *Courtesy.*

DISCREDIT, *n.* 1. Distrust. 2. Disrepute, obloquy. *Credit.*

DISCUSS, *v.* Canvass, sift, argue, ventilate, debate.

DISEASE, *n.* Ailment, complaint, illness, sickness, malady.

DISGRACE, *v.* Degrade, debase, sully, stain, dishonor.

DISHONEST, *a.* Unfair, false, knavish, fraudulent. *Honest.*

DISLIKE, *n.* Aversion, antipathy, repugnance, disgust, hatred. *Liking.*

DISMISS, *v.* Discharge, discard, turn off.

DISOBLIGE, *v.* Discommode, offend, displease. *Oblige.*

DISPASSIONATE, *a.* Sober, calm, temperate, composed, unimpassioned, imperturbable. *Passionate.*

DISPLAY, *v.* 1. Exhibit, show. 2. Unfold, open, spread,

DISPLEASE, *v.* 1. Dissatisfy, offend, disgust. 2. Nettle, anger, irritate, affront. *Please.*

DISREGARD, *v.* Overlook, slight, neglect. contemn. *Regard.*

DISSEMBLER, *n.* Feigner, hypocrite.

DISSIPATE, *v.* 1. Lavish, squander, waste. 2. Dispel, scatter.

DISSOLUTE, *a.* See *Abandoned.*

DISTANT, *a.* 1. Remote, far. 2. Reserved, coy, shy, cold. *Near.*

DISTRESS, *v.* 1. Suffering, pain, anguish, agony. 2. Adversity, trouble. 3. Want, indigence, poverty.

DISTRUST, *n.* Mistrust, suspicion, discredit, disbelief. *Trust.*

DIVERSITY, *n.* 1. Variation, unlikeness, difference. 2. Variety.

DOCILE, *a.* Apt, tractable, teachable.

DOLEFUL, *a.* 1. Melancholy, woful, sad, sorrowful. 2. Dolorous, gloomy. *Joyous.*

DOMESTIC, *a.* 1. Homely. 2. Tame, domesticated. 3. Intestine.

DOUBT, *n.* 1. Suspense, irresolution, uncertainty, indecision. 2. Suspicion, mistrust.

DRAG, *v.* Draw, pull, haul, tug.

DREAD, *n.* Fear, awe, apprehension.

DREADFUL, *a.* Awful, frightful, fearful, direful, horrible, terrible. 2. Venerable.

DROLL, *a.* 1. Odd, queer. 2. Comic, funny, farcical.

DROOP, *v.* 1. Decline, fail, languish. 2. Fade, wilt, wither.

DULL, *a.* 1. Stupid, shallow. 2. Inert, sluggish. 3. Blunt, obtuse. 4. Gloomy. *Acute, sharp.*

DUMB, *a.* Mum, silent, taciturn, speechless, mute.

DUNCE, *n.* Ninny, simpleton, fool, blockhead, idiot, witling, ass, goose, dolt, booby, noodle, numskull, nisey, noddy, half-wit, lack-wit, ninny-hammer, a natural, baby, greenhorn, flat, lackbrain, lout, loon, oaf, dullard, dullhead, calf, colt, block, clodpoll, clotpoll, clodhopper, lubber, thick skull, dunderhead, addlehead, nincompoop, shallow-brain, jolt, jolthead, jobbernowl, changeling, moon-calf, dotard, driveller, thick-head, dunderpate, spooney, sawney, jackass, wise-acre, ignoramus, sap-head, chuckle-head, non-compos, silly-fellow, innocent, bull-head, beetle-head, coot, stupid-fellow. *Sage.*

E

EAGER, *a.* 1. Zealous, ardent, impetuous. 2. Impatient, longing, yearning.

EARN, *v.* Gain, obtain, get, acquire, win. 2. Merit, deserve. *Squander.*

EASY, *a.* Light, not difficult. 2. Quiet, comfortable. 3. Unconstrained. *Difficult.*

ECCENTRIC, *a.* Odd, peculiar, erratic, anomalous, aberrant. *Equable.*

ECSTACY, *n.* 1. Delight, rapture, transport. 2. Enthusiasm.

EDUCATE, *v.* Nurture, train, discipline, instruct, school, teach.

EFFACE, *v.* Cancel, blot, erase, expunge, obliterate.

EFFECTIVE, *a.* 1. Active, effectual. 2. Sufficient, cogent, energetic, forcible, potent. *Ineffectual.*

EFFECTUAL, *a.* See *Effective.*

EGOISTICAL, *a.* Conceited, self-important, selfish.

EGOTISTICAL, *a.* See *Egoistical.*

ELEVATE, *v.* 1. Exalt, promote. 2. Raise, lift. 3. Improve, refine, ennoble. 4. Animate, cheer, elate. *Depress.*

EMBARRASS, *v.* 1. Disconcert, confuse, confound. 2. Distress, hamper, clog. 3. Perplex.

EMBOLDEN, *v.* Inspirit, reassure, animate, encourage. *Abash.*

EMERGENCY, *n.* Strait, difficulty, exigency, necessity, crisis.

EMINENT, *a* Exalted, remarkable, prominent, conspicuous, distinguished. *Obscure.*

EMOTION, *n.* Feeling, excitement, agitation, passion.

EMPLOYMENT, *n.* Engagement, occupation, pursuit, avocation, business.

ENCOURAGE, *v.* 1. Abet, help, favor, support, further. 2. See *Embolden.*

ENDLESS, *a.* 1. Unlimited, boundless, illimitable, infinite. 2. Eternal, everlasting. *Limited. Ephemeral.*

ENERGETIC, *a.* Active, forcible, strong, vigorous, powerful. *Feeble.*

ENERVATE, *v.* Weaken, enfeeble, break, debilitate, paralyze. *Nerve.*

ENGAGEMENT, *n.* 1. Employment. 2. Encounter, battle. 3. Promise, pledge, assurance, contract.

ENGROSS, *v.* Occupy, absorb, engage, monopolize, forestall.

ENHANCE, *v.* 1. Raise, heighten, swell, advance. 2. Augment, increase.

ENJOYMENT, *n.* Gratification, delight, pleasure, happiness. *Sorrow.*

ENLARGE, *v.* Expand, magnify, amplify, augment, increase. *Abridge, diminish.*

ENMITY, *n.* Animosity, aversion, hostility, hatred, malevolence. *Love.*

ENNOBLE, *v.* See *Elevate.*

ENNUI, *n.* Listlessness, irksomeness, tedium, languor, lassitude.

ENTERPRISE, *n.* 1. Attempt, undertaking, endeavor, venture. 2. Energy.

ENTERTAIN, *v.* Divert, amuse, please.

ENTHUSIASM, *n.* 1. Ecstacy. 2. Earnestness, devotion, zeal, ardor.

ENTICE, *v.* Allure, coax, decoy, tempt, inveigle, seduce.

ENTREAT, *v.* Petition, ask, beseech, implore, pray, supplicate.

ENUMERATE, *v.* Number, count, reckon, numerate.

EPHEMERAL, *a.* Flitting, transient, transitory, fugacious, short-lived. *Endless.*

EPICURE, *n.* Sensualist, voluptuary, sybarite, free-liver. *Stoic.*

EPITHET, *n.* Name, designation, appellation, adjective.

EQUABLE, *a.* Even, regular, steady, equal, uniform. *Eccentric.*

EQUESTRIAN, *n.* 1. Rider, horseman. 2. Chevalier, chasseur, knight, cavalier.

EQUITABLE, *a.* 1. Fair, reasonable, justifiable, right. 2. Just, honest, impartial. *Inequitable.*

EQUIVOCATE, *v.* Shuffle, dodge, quibble, prevaricate.

ERROR, *n.* 1. Oversight, mistake, blunder. 2. Transgression, fault, offense, sin.

ERUDITION, *n.* Learning, knowledge, lore, science, scholarship. *Ignorance.*

ESCHEW, *v.* Avoid, shun, flee from. *Seek.*

ESPOUSE, *v.* 1. Marry, wed. 2. Betroth.

ESTABLISH, *v.* 1. Organize, found, institute, fix, plant, settle. 2. Prove. 3. Confirm, ratify. *Overthrow.*

ESTEEM, *n.* 1. Honor, respect, reverence. 2. Valuation, opinion.

ETERNAL, *a.* See *Endless.*

EVASION, *n.* Quibble, shift, subterfuge, equivocation, tergiversation.

EVENING, *n.* Dusk, twilight, eve, even, nightfall. *Morning.*

EVENT, *n.* 1. Occurrence, incident, accident. 2. Conclusion, result, consequence.

EVER, *a.* 1. Evermore, always, aye, forever, perpetually, eternally. 2. At any time. *Never.*

EVIDENT, *a.* Apparent, obvious, clear, palpable, manifest.

EXALT, *v.* 1. Glorify, bless, praise, extol, magnify. 2. Raise, erect, elevate. 3. Dignify, ennoble.

EXASPERATE, *v.* Irritate, vex, offend, provoke, incense, anger, enrage. *Soothe.*

EXCEL, *v.* Surpass, beat, outdo, exceed.

EXCELLENT, *a.* 1. Choice, prime, sterling, matchless, superior. 2. Good, virtuous, worthy. *Bad.*

EXCERPT, *n.* Citation, extract, quotation.

EXCULPATE, *v.* Excuse, justify, pardon, clear, exonerate. *Convict.*

EXCURSION, *n.* Ramble, jaunt, trip, tour, journey

EXCUSE, *n.* 1. Plea, justification, apology. 2. Guise, color, pretext, pretense.

EXECUTE, *v.* See *Accomplish.*

EXEGESIS, *n.* 1. Exegetics. 2. Explanation, exposition, interpretation.

EXERCISE, *v.* 1. Practice, pursue. 2. Drill, train, discipline. 3. Exert, use, apply.

EXHALE, *v.* Breathe, evaporate, emit. *Inhale.*

EXHILERATE, *v.* Animate, gladden, elate, cheer, inspirit. *Depress.*

EXIGENCY, *n.* See *Emergency.*

EXONERATE, *v.* Vindicate, justify, clear, acquit, exculpate. *Convict.*

EXPECTATION, *n.* 1. Prospect, anticipation. 2. Confidence, hope, trust, reliance.

EXPEDITE, *v.* Quicken, hurry, hasten, accelerate, speed. *Delay.*

EXPENSE, *n.* Outlay, cost, charge, expenditure.

EXPERIENCE, *n.* 1. Knowledge, wisdom. 2. Practice, trial. *Inexperience.*

EXPERIMENT, *n.* Proof, test, trial, examination, assay.

EXPLAIN, *v.* Expound, illustrate, unfold, interpret, elucidate.

EXPOUND, *v* See *Explain.*

EXPRESSION, *n.* 1. Phrase, term. 2. Utterance, declaration. 3. Look, appearance, aspect.

EXTEND, *v.* 1. Expand, augment, dilate, enlarge. 2. Protract, prolong. 3. Yield, offer. *Abridge, shorten.*

EXTRAORDINARY, *a.* Uncommon, signal, rare, unusual, remarkable. *Ordinary.*

EXTRAVAGANT, *a.* 1. Wasteful, lavish, profuse, prodigal. 2. Wild, absurd. 3. Unreasonable, inordinate, preposterous.

EXTRICATE, *v.* Relieve, clear, disentangle.

EXUBERANT, *a.* Full, copious, liberal, lavish.

EYE, *n.* 1. Vigilance, observation. 2. Organ of sight. 3. Eyelet, perforation.

F

FABLE, *n.* 1. Tale, novel, romance, myth. 2. Falsehood, fiction, fabrication, lie.

FACETIOUS, *a.* Sportive, waggish, jocose, jocular. *Serious.*

FAIL, *v.* 1. Miss, miscarry. 2. Omit, neglect. 3. Decay, wane, decline. 4. Break. *Accomplish.*

FAITHFUL, *a.* 1. Constant, loyal, true. 2. Reliable, truthful. 3. Close, strict. *Faithless.*

FAITHLESS, *a.* Perfidious, treacherous, false. *Faithful.*

FALSE, *a.* 1. Untrue. 2. Deceptive, fallacious. 3. Spurious, counterfeit. 4. Incorrect. See *Faithless.*

FALSIFICATION, *n.* Misrepresentation, forgery, counterfeiting.

FAMILY, *n.* 1. Clan, race, lineage, tribe. 2. Household. 3. Order.

FASCINATE, *v.* Charm, catch, captivate, bewitch, enamour.

FAST, *n.* 1. Abstinence, fasting. 2. Time of fasting. *Feast.*

FATE, *n.* 1. Fatality, destiny. 2. Lot, doom.

FEAST, *n.* 1. Festival, holiday. 2. Entertainment, banquet, carousal. *Fast.*

FEEBLE, *a.* 1. Weak, weakly. 2. Languid, sickly, frail, debilitated. *Strong, energetic.*

FEELING, *n.* 1. Affection, sensibility, emotion. 2. Sensation, touch.

FEMININE, *a.* 1. Delicate, soft, womanly. 2 Effeminate. *Masculine.*

FERVOR, *n.* 1. Eagerness, ardor, zeal. 2. Warmth.

FESTIVAL, *n.* See *Feast.*

FEUDAL, *a.* Feodal, military (*tenure.*) *Allodial.*

FICKLE, *a.* Changeable, unstable, variable, capricious, volatile, inconstant. *Faithful.*

FINAL, *a.* 1. Conclusive, decisive. 2 Ultimate, last.

FINE, *a.* 1. Nice, refined. 2. Little, small, minute. 3. Excellent. 4. Handsome, beautiful, elegant 5. Delicate, capillary. 6. Light.

FINISH, *v.* 1. Conclude, end, terminate. 2. Perform, accomplish, complete. 3. Perfect.

FIRMNESS, *n.* 1. Strength, stability. 2. Solidity, hardness. 3. Steadfastness. *Weakness.*

FLAG, *n.* Standard, colors, ensign, banner.

FLASHY, *a.* Gay, airy, jaunty, showy, tawdry, ostentatious, flaunting. *Sombre.*

FLATTERY, *n.* 1. Adulation, fawning, servility, sycophancy, obsequiousness, 2. Compliment.

FLAVOR. *n.* 1. Taste, smack, savor. 2. Smell, odor, fragrance.

FLAW, *n.* 1. Fracture, crack. 2. Speck, spot, fault, imperfection, defect, blemish.

FLIMSY, *a.* 1. Thin, slight. 2. Trivial, feeble, weak, frivolous, shallow.

FLUCTUATE, *v.* 1. Waver, vacillate. 2. Oscillate.

FLUENCY, *n.* Flow, glibness, volubility.

FONDNESS, *n.* 1. Liking, partiality. 2. Warm love, tenderness.

FOOD, *n.* Victuals, viands, fare, subsistence, aliment, nutriment.

FOOL, *n.* See *Dance.*

FOPPISH, *a.* Dandified, coxcombical, dandyish.

FORCIBLE, *a.* 1. Vigorous. 2. Strong, potent, cogent, powerful. 3. Violent. *Feeble.*

FOREGO, *v.* Resign, yield, surrender, relinquish, abandon.

FORESIGHT, *n.* 1. Prudence, precaution, anticipation, forecast. 2. Prescience.

FORETHOUGHT, *n.* See *Foresight.*

FORGIVE, *v.* Excuse, absolve, pardon, acquit.

FORMIDABLE, *a.* Dreadful, tremendous, terrible, shocking.

FORSAKE, *v.* Abandon, quit, desert, renounce, forswear.

FORSWEAR, *v.* 1. Renounce, forsake, desert. 2. Recant, abjure.

FORTITUDE, *n.* Resolution, firmness, endurance.

FORTUNE, *n.* 1. Chance, luck, fortuity. 2. Property, estate. 3. Riches, wealth. 4. Destiny, lot, fate, doom.

FRAGILE, *a.* 1. Weak, feeble, frail. 2. Frangible, frail. *Strong.*

FRAGRANCE, *n.* Aroma, perfume, balminess, incense. *Stench.*

FRAIL, *a.* See *Fragile. Strong.*

FRANK, *a.* Open, sincere, artless, candid. *Artful.*

FRAUD, *n.* Cheat, covin, collusion, guile, deceit

FREAK, *n.* Fancy, humor, crotchet, vagary, whim, caprice.

FREE, *a.* 1. Unrestrained. 2. Unobstructed. 3. Gratuitous, willing. 4. Frank, sincere, artless. 5. Generous, liberal.

FREE, *v.* 1. Clear, rid. 2. Release, liberate, emancipate.

FREEZE, *v.* 1. Congeal. 2. Chill, benumb. *Melt.*

FRETFUL, *a.* Captious, waspish, splenetic, snappish, petulant. *Equable.*

FRIVOLOUS, *a.* See *Flimsy. Serious.*

FRUGALITY, *n.* Carefulness, economy, thrift.

FRUITFUL, *a.* 1. Fecund, prolific. 2. Productive. 3. Plenteous. *Fruitless.*

FRUITLESS, *a.* 1. Barren, sterile, unproductive. 2. Futile, useless. *Fruitful.*

FRUSTRATE, *v.* Balk, baffle, defeat, foil, disappoint.

FULLY, *adv.* Wholly, entirely, completely. *Partly.*

FURNITURE, *n.* 1. Effects, goods, moveables, chattels. 2. Apparatus. 3. Decorations, ornaments.

FUTILE. *a.* 1. Useless, fruitless, vain, idle. 2. Frivolous, trifling. *Fruitful, useful.*

G

GAGE, *n.* 1. Challenge. 2. Pawn, security, pledge.

GAIN, *n.* Advantage, benefit, profit, emolument. *Loss.*

GAIN, *v.* Get, secure, win, earn, achieve, obtain, procure. *Lose.*

GANG, *n.* Band, party, set, company, coterie.

GARB, *n.* Dress, habit, attire, apparel.

GARBLE, *v.* Falsify, misquote, mutilate.

GARRULITY, *n.* Babble, talkativeness, loquacity. *Taciturnity.*

GATHERING, *n.* 1. Meeting, company, assembly, concourse. 2. Earning, acquisition. 3. Abscess.

GAUDY, *a.* See *Flashy. Sombre.*

GAWKY, *a.* See *Awkward. Polished.*

GENEROUS, *a.* 1. Liberal, bountiful, munificent. 2. Noble. *Stingy.*

GENTLE, *a.* 1. Bland, lement, kind, mild, humane. 2. Docile, tame, quiet, tractable. *Rough.*

GENUINE, *a.* 1. True, authentic, unalloyed. 2. Unaffected, sincere. *False.*

GIDDINESS, *n.* Dizziness, vertigo.

GIDDY, *a.* 1. Dizzy. 2. Fickle, unstable. 3. Flighty, careless, heedless.

GIFT, *n.* 1. Endowment, talent, faculty, genius. 2. Present, donation, offering, gratuity, contribution, subscription, douceur.

GIGANTIC, *a.* Huge, vast, colossal.

GINGERLY, *adv.* Daintily, carefully, cautiously, fastidiously.

GIRDLE, *n.* Band, cincture, belt, cestus.

GLAD, *a.* 1. Pleased, gratified, rejoiced. 2. Cheerful, joyous. 3. Gratifying. *Sad.*

GLOOMY, *a.* 1. Dull, obscure, dismal, dusky, lowering. 2. Depressed, dejected, glum, sad.

GO, *v.* 1. Move, advance, proceed. 2. Depart. 3. Extend. 4. Fare. 5. Tend, contribute.

GO, *interj.* Avaunt, begone.

GOD, *n* Lord, Creator, Almighty, Omnipotence, Omniscience, Providence, Deity, Jehovah. *Devil.*

GOOD-NATURE, *n.* Kindness, amiability, benevolence, benignity. *Rudeness.*

GOODS, *n. pl.* 1. Wares, merchandise. 2. Chattels, furniture, moveables.

GRANDEUR, *n.* 1. Greatness, sublimity. 2. Dignity, state, magnificence, majesty. *Humility.*

GRANT, *v.* 1. Concede, admit. 2. Give, bestow, vouchsafe. 3. Transfer, convey.

GRATEFUL, *a.* 1. Obliged, beholden, thankful. 2. Palatable, cordial, delicious, refreshing. 3. Pleasant, agreeable, delightful. *Ungrateful.*

GRATIFY, *v.* Indulge, humor, delight, satisfy, please.

GREAT, *a.* 1. Bulky, big, large, huge, vast. 2. Noted, distinguished, eminent, exalted, illustrious. 3. Noble, magnanimous. 4. Numerous. *Small.*

GREEDY, *a.* Gluttonous, rapacious, insatiate, ravenous, voracious.

GRIEF, *n.* Distress, sorrow, regret, affliction, tribulation, woe, anguish. *Joy.*

GRUFF, *a.* Blunt, harsh, rough, rude, churlish. *Polite.*

GRUMBLE, *v.* Croak, murmur, complain, growl.

GUARD, *v.* Protect, watch, shelter, shield, defend.

GUIDANCE, *a.* Careful, watchful, cautious, wary. *Unguarded.*

GUARDED, *n.* Lead, conduct, direction, government.

GUILE, *n.* Artifice, duplicity, deceit, subtlety, cunning, craft, fraud.

GUILTLESS, *a.* Innocent, blameless, spotless, pure, immaculate. *Guilty.*

GUILTY, *a.* Culpable, sinful, criminal. *Guiltless.*

GYRATE, *v.* Whirl, rotate, revolve.

H

HAIL, *v.* Greet, welcome, salute.

HALE, *a.* Sound, strong, healthy, hardy, hearty, robust. *Feeble.*

HANDSOME, *a.* 1. Comely, fair, pretty, beautiful. 2. Ample, plentiful. 3. Generous, magnanimous, noble. *Ugly.*

HAPPINESS, *n.* Enjoyment, bliss, beatitude, felicity. *Sorrow.*

HARASS, *v.* 1. Worry, vex, plague, tease, trouble, distress. 2. Fag, exhaust, jade.

HARD, *a.* 1. Compact, solid, impenetrable. 2. Knotty, difficult. 3. Arduous, laborious. 4. Unfavorable. 5. Callous, cruel. *Soft.*

HASTEN, *v.* Accelerate, dispatch, speed, quicken, expedite. *Hinder, delay.*

HATE, *v.* Detest, abominate, loathe, abhor. *Love.*

HATE, *n.* Enmity, antipathy, hostility, detestation, hatred. *Love.*

HAUGHTY, *a.* Lofty, proud, supercilious, arrogant. *Modest.*

HEADSTRONG, *a.* Unruly, dogged, stubborn, obstinate.

HEAL, *v.* 1. Remedy, cure, restore. 2. Settle, reconcile.

HEALTHY, *a.* Well, sound, hale, vigorous. *Sickly.*

HEARKEN, *v.* Attend, listen, hear.

HEARTY, *a.* See *Hale.*

HEART-BROKEN, *a.* Desolate, wretched, disconsolate, inconsolable.

HEARTLESS, *a.* Unkind, cruel, cold, pitiless. *Cordial, kind.*

HEAVENLY, *a.* 1. Angelic, divine, godlike. 2. Celestial. *Mundane.*

HEEDLESS, *a.* Careless, thoughtless, inattentive, negligent.

HEIGHTEN, *v.* 1. Raise, elevate, exalt. 2. Increase, enhance. 3. Intensify. *Lower, decrease.*

HELL, *n.* Hades, purgatory, Gehenna.

HELPFUL, *a.* Useful, beneficent, convenient. *Helpless.*

HELPLESS, *a.* Weak, feeble, infirm, powerless, impotent, imbecile. *Strong, helpful.*

HERCULEAN, *a.* See *Strong, difficult.*

HEROIC, *a.* 1. Bold, valiant, brave, courageous, noble, dauntless. 2. Epic. *Cowardice.*

HESITATION, *n.* Doubt, suspense, uncertainty, vacillation.

HIDEOUS, *a.* Dreadful, frightful, horrible, appalling, ghastly. *Beautiful.*

HIGHWAYMAN, *n.* Robber, bandit, brigand, road-agent, marauder.

HINDER, *v.* Stop, impede, retard, check, thwart. *Hasten.*

HINT, *n.* Allusion, suggestion, intimation, insinuation.

HOLIDAY, *n.* Festival, anniversary, celebration.

HOLY, *a.* 1. Good, pious, religious, devout, pure, saintly, godly. 2. Hallowed, sacred. *Bad.*

HOME, *n.* Abode, domicile, residence, dwelling.

HOMELY, *a.* 1. Plain, coarse, uncomely. 2. Domestic, homelike. 3. Ugly. *Beautiful, handsome.*

HONEST, *a.* 1. Equitable, right, proper, honorable. 2. True, faithful, just, upright, trustworthy. 3. Candid, sincere. *Inequitable.*

HONOR, *n.* 1. Credit, esteem. 2. Respect, homage. 3. Distinction, dignity. 4. Integrity, nobility, probity.

HONOR, *v.* Dignity, exalt. 2. Observe, celebrate. 3. Respect, reverence, venerate. *Abase.*

HOPE, *v.* Believe, trust, desire, expect.

HOSTILE, *a.* 1. Adverse, opposite, contrary, repugnant. 2. Unfriendly.

HOSTILITY, *n.* See *Hate.*

HOT, *a.* 1. Fiery. 2. Pungent, biting, acrid. 3. Glowing, ardent, fervid. 4. Passionate, irascible, impetuous. *Cold, cool.*

HUE, *n.* Tint, tinge, shade, color.

HUGE, *a.* See *Gigantic.*

HUMANE, *a.* Kind, charitable, benevolent, gentle, tender. *Cruel.*

HUMILITY, *n.* Modesty, meekness, lowliness, humbleness. *Grandeur.*

HUMOROUS, *a.* Funny, witty, jocular, jocose, facetious. *Serious.*

HURRY, *v.* See *Hasten.*

HURRY, *n.* 1. Haste, dispatch, promptitude, celerity. 2. Bustle, flutter, precipitation. *Hinder, delay.*

HYPOCRISY, *n.* 1. Deceit, dissimulation, imposture. 2. Cant, pharisaism, sanctimoniousness.

HYPOCRITE, *n.* 1. Cheat, pretender, impostor, dissembler. 2. Pharisee, canter.

HYPOTHESIS, *n.* Theory, supposition.

I

IDEA, *n.* 1. Conception, notion. 2. Thought. 3. Opinion.

IDEAL, *a.* Fancied, unreal, shadowy, imaginary. *Real.*

IDLENESS, *n.* Inactivity, inertness, laziness, sloth. *Labor.*

IGNORANCE, *n.* Darkness, blindness, nescience, illiteracy. *Knowledge.*

ILL-BRED, *a.* Uncourtly, uncouth, unpolished, impolite, rude. *Polite.*

ILLUSTRIOUS, *a.* 1. Bright, glorious. 2. Famous, celebrated, eminent, renowned.

IMMODERATE, *a.* Unreasonable, extravagant, inordinate, excessive. *Moderate.*

IMPERIOUS, *a.* See *Despotic.*

IMPETUOUS, *a.* Hasty, precipitate, passionate, violent, vehement, furious. *Calm.*

IMPORTANCE, *n.* Moment, weight, concern, significance, consequence.

IMPRESSION, *n.* 1. Stamp, impress. 2. Idea, notion. 3. Effect, sensation, influence.

IMPROVE, *v.* 1. Mend. 2. Progress. 3. Rise, increase.

IMPRUDENT, *a.* Incautious, indiscreet, injudicious, careless, rash. *Cautious.*

IMPURE, *a.* 1. Unclean, dirty, foul, filthy. 2. Coarse, gross, immodest, indecent, obscene, vulgar, lewd. *Pure.*

INABILITY, *n.* 1. Incompetency, incapacity, inefficiency, impotence. 2. Disability, disqualification. *Ability.*

INACCURATE, *a.* Inexact, incorrect, erroneous. *Accurate.*

INAPT, *a.* Unfit, unsuitable, inappropriate, inapposite.

INCAPACITY, *n.* See *Inability.*

INCOMPATIBLE, *a.* Unadapted, incongruous, inconsistent, unsuitable.

INCOMPETENT, *a.* 1. Unable, incapable. 2. Disqualified, incapacitated, unfit. 3. Insufficient.

INCONSISTENT, *a.* 1. Contrary. 2. See *Incompatible.*

INCONTINENCE, *n.* Unchastity, wantonness, lechery, lewdness, lasciviousness. *Chastity.*

INCONVERTIBLE, *a.* Unchangeable, unalterable, not convertible.

INCORRECT, *a.* 1. Faulty. 2. Inaccurate, inexact, erroneous, false, untrue. *Correct.*

INDEFINITE, *a.* Undefined, indistinct, unsettled, doubtful, uncertain, loose. *Definite.*

INDEPENDENCE, *n.* Liberty, freedom, self-direction.

INDIVIDUAL, *n.* Being, person, character. *Band.*

INEFFECTUAL, *a.* 1. Feeble, weak, powerless. 2. Inoperative, unavailing, useless, abortive. *Effectual.*

INEQUITABLE, *a.* Unfair, unjust, dishonorable. *Equitable.*

INEXPERIENCE, *n.* Ignorance, greenness, rawness. *Experience.*

INGENUOUS, *a.* Honest, frank, candid, artless, guileless. *Crafty.*

INHARMONY, *n.* Discord, harshness, dissonance, discordance. *Concert.*

INNOCENT, *a.* 1. Harmless, innocuous. 2. Clean, guiltless, spotless, immaculate. *Guilty.*

INSANITY, *n.* See *Lunacy.*

INSPIRE, *v.* 1. Inhale. 2. Infuse, instil. 3. Cheer, animate, inspirit.

INSTRUCTION, *n.* 1. Direction, mandate. 2. Discipline, teaching, training, education. 3. Counsel, precept.
INSULT, *n.* Affront, indignity, offense, outrage.
INTEGRITY, *n.* 1. Honesty, honor, rectitude, probity, virtue. 2. Completeness, entirety.
INTELLECT, *n.* Mind, sense, brains, reason, understanding.
INTEMPERANCE, *n.* Excess, dissipation. *Temperance.*
INTENSE, *a.* 1. Extreme, excessive. 2. Severe, close, strained. 3. Ardent, earnest.
INTERCEDE, *v.* Mediate, plead, arbitrate, interpose.
INTERMISSION, *n.* Pause, rest, suspension, stop, interruption.
INTERMIT, *v.* Subside, abate, cease.
INTERPOSE, *v.* 1. Remark. 2. Mediate, arbitrate, intercede.
INTERPRET, *v.* 1. Construe, render. 2. Define, explain, elucidate, decipher.
INTERROGATE, *v.* Ask, examine, question, catechise.
INTERVAL, *n.* Season, term, space, spell, period.
INTERVENING, *a.* Interjacent, intermediate, interposed.
INTIMIDATE, *v.* Daunt, frighten, alarm, scare, terrify.
INTOXICATION, *n.* Drunkenness, inebriety, inebriation. *Temperance, sobriety.*
INTREPID, *a.* Brave, daring, valorous, bold, dauntless.
INTRINSIC, *a.* 1. True, genuine, essential. 2. Inherent, inborn, native.
INTRODUCTORY, *a.* Preliminary, prefatory.
INTRUDE, *v.* 1. Obtrude. 2. Trespass, infringe, encroach.
INTRUST, *v.* Consign, deliver, commit, confide.
INVADE, *v.* 1. Assault, attack, assail. 2. Infringe.
INVALID, *a.* 1. Weak. 2. Null, void. *Valid.*
INVALID, *n.* Valetudinarian, sick person.
INVECTIVE, *n.* 1. Abuse, contumely. 2. Satire, sarcasm, lampoon.
INVENT, *v.* 1. Devise. 2. Fabricate. 3. Imagine, originate, concoct.
INVEST, *v.* 1. Put at interest. 2. Array, clothe, dress.
INVESTIGATION, *n.* Scrutiny, examination, inquisition, inquiry.
INVIGORATE, *v.* Animate, fortify, strengthen. *Weaken.*
INVINCIBLE, *a.* 1. Unconquerable. 2. Insurmountable, insuperable.
INVITE, *v.* 1. Bid, summon, ask, request. 2. Attract, entice, allure.
INVOLVE, *v.* 1. Include, embrace. 2. Entangle, implicate. 3. Intwine, interweave.
IRKSOME, *a.* Weary, tiresome, tedious, wearisome.
IRONY, *n.* Banter, mockery, raillery, ridicule.
IRRATIONAL, *a.* 1. Brutish. 2. Unwise, silly, unreasonable, absurd. *Rational.*
IRREFRAGABLE, *a.* Undeniable, irrefutable, indubitable, incontestable.
IRRITATE, *v.* Fret, nettle, incense, provoke, exasperate. *Soothe.*
IRRUPTION, *n.* Inroad, foray, raid, incursion.
ISSUE, *n.* 1. Offspring, children, progeny. 2. Conclusion, outcome, upshot, result. 3. Outlet, exit.
ITINERANT, *a.* Wandering, nomadic, roving, traveling.

J

JADE, *v.* Fatigue, weary, tire, fag, exhaust.
JEALOUSY, *n.* Suspicion, apprehensive, regard
JEST, *n.* Quip, crank, joke, sally, witticism.
JOCOSE, *a.* Droll, witty, comical, sportive, facetious. *Serious.*
JOCUND, *a.* Joyful, blithe, jolly, gay, buxom.
JOIN, *v.* 1. Combine, unite, couple. 2. Annex, add, attach. *Separate.*
JOKE, *n.* See *Jest.*
JOLLITY, *n.* Merriment, gayety, fun, frolic, hilarity.
JOURNEY, *n.* Excursion, trip, expedition, travel, tour.
JOY, *n.* 1. Happiness, bliss. 2. Delight, gladness, glee, ecstacy, transport. *Sorrow.*
JOYOUS, *a.* Glad, happy, gleeful, joyful, jolly. *Sad.*
JUDGMENT, *n.* 1. Opinion, decision, estimate. 2. Sense, discernment, sagacity, wisdom
JUST, *a.* 1. Exact, correct, true. 2. Merited, deserved. 3. Equitable. 4. Honest, fair, upright.
JUSTICE, *n.* 1. Right, fairness, equity. 2. Judge.
JUSTIFY, *v.* Warrant, defend, exculpate, vindicate.
JUSTNESS, *n.* 1. Fairness, right, equity. 2. Accuracy, propriety.
JUVENILE, *a.* Childish, puerile, young, youthful.

K

KEEN, *a.* 1. Shrewd, sagacious, astute. 2. Earnest, zealous. 3. Severe, poignant, caustic. 4. Sharp. *Dull.*
KEEP, *v.* 1. Retain. 2. Fulfill, observe. 3. Support, maintain. 4. Preserve, continue. 5. Celebrate.
KIND, *a.* Good, clement, humane, gentle, sympathetic, tender, affectionate. *Cruel, unkind.*
KINGLY, *a.* Royal, august, imperial, regal.
KNOWLEDGE, *n.* 1. Learning, lore, scholarship, erudition. 2. Notice. 3. Perception, judgment. *Ignorance.*

L

LABOR, *n.* 1. Toil, work, effort, drudgery. 2. Childbirth, parturition. *Idleness.*
LACK, *n.* Need, deficiency, scarcity, insufficiency. *Plenty.*
LAMENT, *v.* Mourn, grieve, weep. *Rejoice.*
LANCINATE, *v.* Sever, mangle, tear, lacerate.
LAND, *n.* Soil, ground, earth, real property.
LANDSCAPE, *n.* Prospect, view, rural scene.
LANGUAGE, *n.* Speech, expression, vernacular, dialect, tongue.
LANGUISH, *v.* 1. Faint, wither, fade, droop. 2. Look, tender.
LARCENY, *n.* Theft, pilfering, thievery, stealing.
LARGE, *a.* 1. Bulky, big, great. 2. Broad, extensive. 3. Full, abundant. *Small.*
LASCIVIOUS, *a.* Loose, unchaste, lustful, lewd, lecherous.
LAST, *a.* 1. Latest. 2. Ultimate, final. 3. Hindmost. 4. Extreme.
LAST, *adv.* The last time.
LAST, *v.* Remain, continue, endure.
LATENT, *a.* Secret, unseen, veiled, concealed. *Patent.*
LAUGH, *n.* Laughter, cachinnation, roar, guffaw.
LAUGHABLE, *a.* Droll, ridiculous, farcical, comical.
LAVISH, *a.* Extravagant, wasteful, profuse.
LAVISH, *v.* Dissipate, waste, squander.
LAW, *n.* 1. Rule, regulation, statute, enactment, ordinance. 2. Formula. 3. Code. 4. Jurisprudence.
LAWFUL, *a.* Legal, legitimate, constitutional. *Unlawful*
LAWYER, *n.* Attorney, counselor, advocate, counsel.
LAZY, *a.* Idle, dronish, sluggish, inactive, slothful. *Active, nimble.*
LEAD, *n.* Direction, guidance, leadership.
LEAGUE, *n.* Combination, alliance, confederacy, union.
LEAN, *v.* 1. Incline. 2. Bear, recline, rest. 3. Tend.
LEAVE, *n.* Allowance, permission, license, liberty.
LECTURE, *n.* Lesson, discourse, prelection.
LEGACY, *n.* Gift, bequest, devise.
LEGAL, *a.* See *Lawful. Unlawful.*
LEGIBLE, *a.* Fair, readable, plain.
LEISURE, *n.* Spare time.
LENGTHEN, *v.* 1. Extend, protract, prolong, continue. 2. Stretch, elongate. *Shorten.*
LENIENCY, *n.* Tenderness, mercy, mildness, clemency.
LETTER, *n.* 1. Note, epistle. 2. Alphabetical character.
LEVITY, *n.* Frivolity, giddiness, flightiness.
LIBERALITY, *n.* 1. Bounty, generosity, beneficence, charity. 2. Toleration, candor.
LIBERATE, *v.* Discharge, emancipate, release.
LIE, *n.* Fib, untruth, falsehood.
LIE, *v.* 1. Falsify. 2. Couch, recline. 3. Rest, remain.
LIFE, *n.* 1. Vitality. 2. Existence. 3. Memoir, biography.
LIGHT, *n.* 1. Daylight, sunrise. 2. Illumination. 3. Instruction. 4. Window.
LIGHT, *a.* 1. Buoyant. 2. Easy. 3. Porous. 4. Unburdened. 5. Trifling, small. 6. Flimsy. 7. Airy, gay.
LIKE, *a.* Resembling, same, similar. *Dislike.*
LIKE, *v.* Choose, prefer, list, elect.
LIKING, *n* Choice, preference, partiality.
LIMITED, *a.* Confined, bounded, restrained, defined, restricted, circumscribed. *Unlimited.*
LINEAGE, *n.* Race, house, family, ancestry, line, lineage.
LINK, *v.* Conjoin, tie, bind, connect, unite.
LIQUIDATION, *n.* Adjustment, discharge, settlement, payment.
LITTLE, *a.* 1. Small, diminutive, minute, tiny. 2. Scanty, inconsiderable. 3. Narrow, paltry, contemptible. *Noble, large.*
LIVE, *a.* Existing, alive, living. *Dead.*
LIVE, *v.* 1. Exist. 2. Endure, continue. 3. Abide, dwell, reside. 4. Subsist. *Die.*
LIVELY, *a.* 1. Agile, quick, nimble. 2. Sprightly, blithe, joyous. 3. Vigorous, piquant, strong. 4. Vivid.
LOATHSOME, *a.* Offensive, disgusting, appalling, revolting.

LOFTY, *a.* 1. High. 2. Dignified, sublime. 3. Haughty, proud, arrogant. *Humble, modest.*

LONELY, *a.* 1. Companionless, lone, solitary. 2. Secluded, lonesome, isolated.

LOOSEN, *v.* 1. Relax. 2. Loose, release.

LORDLY, *a.* 1. Dignified, majestic, lofty. 2. Proud, haughty.

LOSE, *v.* 1. Let slip. 2. Miss. 3. Forfeit. 4. Waste, squander. *Gain, earn.*

LOSS, *n.* 1. Deprivation, privation. 2. Forfeiture, 3. Waste. 4. Damage, detriment, destruction.

LOVE, *v.* 1. Like. 2. Have a passionate affection for, be enamored of. *Hate.*

LOVE, *n.* 1. Affection. 2. Attachment. 3. Fondness, liking.

LOW, *a.* 1. Depressed. 2. Mean, abject. 3. Cheap. 4. Dishonorable, disreputable. 5. Grave, not sharp. 6. Feeble, reduced.

LOYAL, *a.* Faithful, true.

LUCID, *a.* 1. Clear, transparent, pellucid. 2. Distinct, plain. 3. Bright, shining. *Ambiguous, opaque.*

LUCK, *n.* Chance, hap, fortune, fate.

LUNACY, *n.* Derangement, madness, insanity, craziness.

LUXURIATE, *v.* 1. Revel, wanton. 2. Flourish.

M

MACERATION, *n.* Soaking, softening, steeping.

MACHINATION, *n.* Plot, stratagem, intrigue, conspiracy.

MAD, *a.* 1. Crazy, delirious, insane. 2. Enraged, frantic, violent.

MAGIC, *n.* Enchantment, sorcery, necromancy.

MAGNANIMOUS, *a.* See *Noble, lofty. Mean, base, low.*

MAGNIFICENCE, *n.* Grandeur, splendor, eclat.

MAIN, *a.* Principal, leading, chief. *Subordinate.*

MAJORITY, *n.* 1. Manhood, full age. 2. Greater number. *Minority.*

MALEFACTOR, *n.* Culprit, criminal, felon, outlaw, convict.

MALICE, *n.* Spite, rancor, hate, venom, malignity.

MAMMOTH, *a.* See *Large.*

MANLY, *a.* Manful, brave, stout, strong, bold, noble, heroic.

MANIFEST, *a.* Clear, apparent, patent, obvious, plain, glaring.

MANNERS, *n.* Breeding, behavior, deportment, habits, morals.

MARRY, *v.* Espouse, wed, take for husband or wife,

MASK, *v.* Disguise, screen, shroud, veil, hide, cloak.

MATCHLESS, *a.* Excellent, inimitable, unrivaled, peerless, incomparable.

MATRIMONY, *n.* Wedlock, marriage, nuptial state.

MEAN, *v.* 1. Purpose, intend, design. 2. Denote, imply, signify.

MEAN, *a.* 1. Average, middle, medium. 2. Miserly, stingy. 3. Base, servile, grovelling. 4. Poor, petty, wretched.

MEEK, *a.* Modest, humble, mild, gentle, submissive. *Bold.*

MEEKNESS, *n.* Modesty, humility, gentleness, mildness, submissiveness.

MELANCHOLY, *n.* Depression, gloom, sadness, dejection, despondency. *Joy.*

MEMORY, *n.* 1. Remembrance, recollection. 2. Reputation, renown, fame.

MENTAL, *a.* Ideal, rational, intellectual, metaphysical. *Physical.*

MERCY, *n.* Mildness, compassion, clemency, lenity.

MERITORIOUS, *a.* Good, worthy, deserving, excellent.

MERRY, *a.* Gay, gleeful, mirthful, joyful, hilarious.

MIGHTY, *a.* 1, Able, strong, puissant. 2. Effective, forcible. 3. Immense, vast, stupendous.

MIND, *n.* 1. Reason, intellect, understanding. 2. Inclination, desire. 3. Thought, opinion.

MINORITY, *n.* 1. Nonage, infancy, pupilage, childhood. 2. Smaller number. *Majority.*

MISADVENTURE, *n.* Misfortune, mishap, reverse, mischance. *Adventure.*

MISCHIEF, *n.* 1. Trouble. 2. Detriment, harm, hurt, evil, injury.

MISERABLE, *a.* 1. Distressed, unhappy, afflicted, forlorn. 2. Abject, mean. 3. Valueless.

MODERATE, *a.* 1. Mild, judicious, reasonable. 2. Frugal, sparing. *Immoderate.*

MODERN, *a.* Late, new, novel, recent. *Old, ancient.*

MODEST, *a.* 1. Humble, unpretending. 2. Moderate. 3. Chaste, pure. *Bold, lofty.*

MORALITY, *n.* 1. Goodness, virtue. 2. Ethics, morals.

MORBID, *a.* Unsound, sickly, unhealthy, vitiated. *Sound.*

MORNING, *n.* 1. Daybreak, dawn. 2. Forenoon. *Evening.*

MORTAL, *a.* 1. Destruction, deadly, fatal. 2. Human.

MORTAL, *n.* Man, human.

MUNDANE, *a.* World, worldly, earthly terrestrial. *Heavenly.*

MURMUR, *n.* 1. Whisper. 2. Mutter. 3. Complaint, whimper.

MUSE, *v.* Think, contemplate, reflect, ponder, meditate, brood.

MUSIC. *n.* 1. Harmony, symphony, melody. 2. Science of harmonics. *Inharmony.*

MUTUAL, *a.* Interchanged, reciprocal, correlative

MYSTIFY, *v.* Puzzle, perplex, baffle, bewilder, pose.

N

NAKED, *a.* 1. Nude, bare, undressed. 2. Defenseless, unprotected. 3. Sheer, simple. *Clad.*

NATURAL, *a.* 1. Regular, normal. 2. Native, original, characteristic. 3. Of nature. *Unnatural.*

NEAR, *a.* 1. Close, nigh, adjacent. 2. Familiar, allied, intimate. 3. Impending, imminent. *Far.*

NERVE, *v.* Brace, fortify, strengthen, invigorate. *Weaken.*

NEVER, *adv.* Not ever. *Ever.*

NEW, *a.* 1. Fresh, novel. 2. Modern, recent. *Old, ancient.*

NICE, *a.* 1. Precise, exact, critical. 2. Subtle, fine. 3. Delicate, dainty, delicious.

NIGGARDLY, *a.* Mean, mercenary, stingy, miserly, illiberal, avaricious.

NIMBLE, *a.* Quick, agile, alert, sprightly. *Slow, lazy.*

NOBLE, *a.* 1. Dignified, worthy, superior, exalted. 2. Grand, magnificent.

NOISE, *n.* Sound, din, clatter, uproar, clamor.

NOMINATE, *v.* Name, propose, designate.

NOTE, *n.* 1. Minute, memorandum. 2. Comment, remark. 3. Celebrity, renown. 4. Bill, promissory note.

NOTE, *v.* 1. Record. 2. Notice, observe, heed. 3. Denote, designate.

NOTED, *a.* See *Illustrious.*

NOTION, *n.* See *Idea.*

NOTORIOUS, *a.* 1. Conspicuous. 2. Open, obvious, well-known.

NOVEL, *a.* See *New.*

NOVEL, *n.* Tale, story, romance, fiction.

NOXIOUS, *a.* Harmful, hurtful, deleterious, baleful, deadly.

NUMBER, *n.* 1. Numeral, figure, digit. 2. Many, multitude.

NUPTIALS, *n.* Wedding, marriage, bridal espousals.

NURTURE, *n.* Discipline, training, breeding, schooling, education.

NUTRIMENT, *n.* Food, diet, provision, sustenance, nutrition, nourishment.

NUTRITIOUS, *a.* Sustaining, nourishing, wholesome, strengthening. *Noxious.*

O

OBDURATE, *a.* Obstinate, stubborn, hardened, callous, unfeeling.

OBJECT, *n.* 1. End, purpose, aim, design. 2. Mark.

OBLIGE, *v.* 1. Please, favor, accommodate, serve. 2. Obligate. 3. Compel, coerce. *Disoblige.*

OBLIVION, *n.* 1. Forgetfulness. 2. Amnesty.

OBSCURE, *a.* 1. Dark, dim. 2. Vague, indistinct. 3. Humble, unknown.

OBSCURE, *v.* Cloud, darken, shade, eclipse.

OBSEQUIES, *n.* Funeral rites, exequies.

OBSOLETE, *a.* Disused, antiquated, neglected.

OBVIOUS, *a.* Plain, clear, manifest, visible, patent.

OCCUPATION, *n.* 1. Calling, business, pursuit, profession. 2. Use, possession.

OFFICE, *n.* 1. Charge, trust, duty, service. 2. Situation, berth, station.

OFFSPRING, *n.* Children, issue, descendants, posterity.

OLDER, *a.* Elder, more old.

OPAQUE, *a.* 1. Dark, obscure. 2. Not transparent, impervious to light.

OPEN, *a.* 1. Unclosed, extended. 2. Clear, public. 3. Fair, candid, honest, unreserved. 4. Liberal. 5. Unsettled.

OPINION, *n.* 1. Notion, view, judgment, belief. 2. Estimate.

ORATION, *n.* Address, speech, discourse, harangue.

ORDINARY, *a.* 1. Usual, common, habitual. 2. Homely, plain, ugly. 3. Inferior, vulgar.

ORIGIN, *n.* 1. Cause, occasion. 2. Spring, beginning, source.

OSTENTATION, *n.* Show, display, flourish, pomposity.

OCCASION, *n.* Occurrence, opportunity, necessity.
OCCASIONAL, *a.* Casual, irregular, incidental.
OCCUPATION, *n.* 1. Calling, business, pursuit, profession. 2. Use, possession.
OCCUPY, *v.* Hold, possess, use. *Vacate.*
OCCURRENCE, *n.* Adventure, incident, contingency.
ODOR, *n.* Scent, perfume, fragrance.
OFFEND, *v.* Despise, displease, vex. *Please.*
OFFENSE, *n.* Crime, indignity, injury, insult, misdeed, transgression, trespass, outrage.
OFFENSIVE, *a.* Abusive, impertinent, injurious, insulting, insolent, obnoxious, opprobrious, rude, scurrilous.
OFFERING, *n.* 1. Oblation, presentation, gift. 2. Sacrifice.
OFFICE, *n.* 1. Charge, trust, duty, service. 2. Situation, berth, station.
OFFICIOUS, *a.* Active, busy, forward, intrusive, obtrusive. *Inofficious.*
OFFSPRING, *n.* Children, issue, descendents, posterity.
OLDER, *a.* Elder, more old.
ONLY, *adv.* Alone, barely, merely, simply, singly, solely.
OPAQUE, *a.* 1. Dark, obscure. 2. Not transparent, impervious to light.
OPEN, *a.* 1. Unclosed, extended. 2. Clear, public. 3. Fair, candid, honest, unreserved. 4. Liberal. 5. Unsettled.
OPENING, *n.* Aperture, cavity, hole, fissure. *Solid.*
OPERATION, *n.* Action, agency, surgical act, process.
OPINION, *n.* 1. Notion, view, judgment, belief. 2. Estimate.
OPINIONATED, *a.* Conceited, egotistical, obstinate. *Modest.*
OPPONENT, *a.* Adversary, antagonist, enemy, foe. *Friend.*
OPPOSITE, *a.* Adverse, contrary, inimical, repugnant. *Alike.*
OPPROBRIOUS, *a.* Abusive, insulting, insolent, offensive, scurrilous. *Eulogy.*
OPPROBRIUM, *n.* Disgrace, ignominy, infamy. *Eminent.*
OPTION, *n.* Choice, election.
ORATION, *n.* Address, speech, discourse, harangue.
ORDAIN, *v.* Appoint, order, prescribe, invest.
ORDER, *n.* 1. Class, degree, fraternity, method, rank, series, succession. 2. Command, injunction, mandate, precept. *Disorder.*
ORDERLY, *a.* 1. Methodical, systematic, regular, quiet. 2. *n.* A soldier. *Irregular.*
ORDINARY, *a.* 1. Usual, common, habitual. 2. Homely, plain, ugly. 3. Inferior, vulgar. *Extraordinary.*
ORIGIN, *n.* 1. Cause, occasion. 2. Spring, beginning, source.
ORIGINAL, *a.* First, primary, primitive, pristine.
ORNAMENT, *n.* Adorn, embellish, beautify, deck, decorate.
ORNATE, *a.* Adorned, bedecked, decorated, embellished, garnished. *Unadorned.*
OSTENSIBLE, *a.* Colorable, feasible, professed, plausible, specious, apparent, declared, manifest.
OSTENTATION, *n.* Show, display, flourish, pomposity.
OUTLIVE, *v.* Survive.
OUTRAGE, *v.* Abuse, maltreat, offend, shock, insult.
OUTRAGE, *n.* Affront, offense, abuse, indignity insult
OUTWARD, *a.* Extraneous, exterior, external, extrinsic, outer.
OVAL, *a.* Egg-shaped, elliptical.
OVERBEARING, *a.* Haughty, arrogant, lordly, imperious, domineering, dictatorial.
OVERCOME, *v.* Conquer, subdue, surmount, vanquish.
OVERFLOW, *v.* 1. Flow, deluge, inundate. 2. Overrun, overspread.
OVERSIGHT, *n.* 1. Blunder, mistake, error, inadvertency. 2. Management, supervision, control.
OVERTHROW, *v.* 1. Defeat, overcome, conquer, vanquish. 2. Upset, overturn, subvert. 3. Ruin, demolish.
OVERWHELM, *v.* 1. Overflow. 2. Defeat, conquer, vanquish, subdue.
OWNER, *n.* Holder, possessor, proprietor.

P

PACIFY, *v.* 1. Appease, conciliate. 2. Calm, still, compose, tranquilize, quiet, quell. *Excite.*
PAIN, *n.* 1. Ache, distress, suffering, pang, anguish, agony. 2. Penalty. 3. Uneasiness, sorrow, grief, woe. *Pleasure.*
PAINT, *v.* 1. Depict, delineate, portray, pencil, sketch. 2. Color. 3. Represent.
PAIR, *n.* Brace, couple. *Single.*
PALE, *a.* 1. Colorless, wan, whitish, ashy, pallid. 2. Dim, somber. *Florid.*
PALLIATE, *v.* Cover, extenuate, gloss, varnish.
PALPABLE, *a.* 1 Obvious, evident, manifest, plain, glaring. 2. Tangible.
PALPITATE, *v.* Pulsate, throb, flutter, go pit-a-pat.
PALTRY, *a.* Little, small, unimportant, petty, miserable, trivial. 2. Abject, base, mean, pitiful, contemptible.
PANEGYRIC, *n.* Encomium, praise, eulogy. *Condemn.*
PANG, *n.* *See Pain.*
PARASITE, *n.* Flatterer, sycophant, a hanger-on.
PARDON, *n.* Grace, forgiveness, remission, absolution, mercy, amnesty
PARENTAGE, *n.* Birth, lineage, pedigree, stock.
PARODY, *n.* Burlesque, travesty, caricature.
PARSIMONIOUS, *a.* Close, mean, stingy, miserly, penurious, covetous, sordid.
PARTIAL, *a.* 1. Incomplete, imperfect. 2. Unfair, warped, biased, prejudiced, unjust. *Complete.*
PART, *n.* 1. Piece, portion, fraction. 2. Element, ingredient. 3. Lot. 4. Charge, function.
PARTICLE, *n.* Grain, jot, tittle, iota, bit, atom, molecule.
PARTICULAR, *a.* Appropriate, circumstantial, distinct, exact, exclusive, nice, peculiar, punctual, specific.
PARTICULARLY, *ad.* Chiefly, distinctly, especially, specifically, principally.
PARTISAN, *n.* Supporter, adherent, follower, disciple, champion, votary.
PARTLY, *adv.* In part.
PARTNER, *n.* 1. Colleague, associate, sharer, participator, partaker. 2. Member of a firm.
PASSION, *n.* 1. Ardor, emotion, fervor, zeal, 2. Love, affection, fondness, attachment, devotion. *Hate.* 3. Anger, wrath, fury. 4. Pathos.
PASSIVE, *a.* Calm, patient, resigned, submissive, unresistive. *Rebellious.*
PATENT, *a.* Open, plain, apparent, obvious. *Latent.*
PATHETIC, *a.* Touching, affecting, moving, tender, melting, plaintive.
PATIENCE, *n.* Resignation, endurance, fortitude, sufferance.
PATIENT, *a.* An invalid, composed, calm, enduring, passive. *Fretful.*
PATRICIAN, *n.* Nobleman. *Plebeian.*
PATRONIZE, *v.* Aid, favor, support, help, befriend.
PAUSE, *v.* 1. Stop, cease, desist, delay, rest, stay. 2. Waver, hesitate.
PAY, *n.* Compensation, reward, requital, wages, salary, hire.
PEACEABLE, *a.* Calm, gentle, pacific, mild, quiet, serene, tranquil, undisturbed. *Disturbed.*
PEACEFUL, *a.* 1. Still, quiet, undisturbed, calm, placid, tranquil, serene. 2. Mild, friendly.
PECULIAR, *a.* Particular, singular, special, characteristic, rare, exceptional.
PEEVISH, *a.* Captious, cross, fretful, irritable, petulant. *Patient.*
PENALTY, *n.* Chastisement, fine, forfeiture, mulct, punishment.
PENETRATING, *a.* Discerning, intelligent, sagacious, acute, keen, shrewd.
PENITENCE, *n.* Compunction, remorse, contrition, repentance. *Obdurate.*
PENNILESS, *a.* Poor, destitute, needy, indigent, reduced, pinched, distressed.
PENURIOUS, *a.* Beggarly, miserly, niggardly, parsimonious, sparing. *Generous.*
PENURIOUS, *a.* *See Parsimonious.*
PENURY, *n.* Indigence, need, poverty, want. *Affluence.*
PERCEIVE, *v.* 1. Notice, see, discover, discern. 2. Feel. 3. Understand, know.
PERCEPTION, *n.* Conception, sensation, idea, notion, sentiment.
PEREMPTORY, *a.* Absolute, arbitrary, despotic, dogmatical, positive.
PERFECT, *a.* 1. Finished, complete, elaborate, 2. Blameless, pure, holy.
PERFIDIOUS, *a.* Faithless, treacherous. *Faithful.*
PERFORATE, *v.* Bore, pierce, penetrate.
PERFORM, *v.* Accomplish, achieve, effect, execute, fulfill, produce.
PERFUME, *n.* Aroma, fragrance, balminess, incense.
PERIL, *n.* Venture, risk, danger, hazard, jeopardy.
PERIOD, *n.* Circuit, date, age, epoch, era.
PERJURE, *v.* Foresworn, suborn.
PERMANENT, *a.* Fixed, abiding, lasting, stable, enduring, steadfast, immutable.
PERMIT, *v.* Allow, suffer, consent, admit, tolerate, yield. *Refuse.*
PERNICIOUS, *a.* Destructive, hurtful, mischievous, noisome, noxious. *Healthful.*

PERPETUAL, *a.* Continuous, constant, incessant, unceasing, uninterruptedly. *Transient.*

PERPLEX, *v.* 1. Puzzle, embarrass, bewilder, confound. 2. Involve, entangle, complicate.

PERSEVERE, *v.* Continue, insist, persist, prosecute, pursue, *Unstable.*

PERSPICUITY, *n.* Transparency, clearness, translucency. *Obscure.*

PERSUADE, *v.* 1. Convince. 2. Influence, induce, lead, incite, impel.

PERTINENT, *a.* Apposite, appropriate. *Improper.*

PERVERSE. Cross, crooked, froward, stubborn, untractable. *Yielding.*

PESTILENTIAL, *a.* Contagious, epidemical, infectious, mischievous.

PETITION, *n.* Application, appeal, prayer, suit, entreaty, supplication.

PICTURE, *n.* Effigy, image, likeness, representation.

PIOUS, *a.* Religious, devout, holy, saintly, godly.

PIQUE, *n.* Offense, resentment, umbrage, grudge.

PIQUE, *v.* 1. Urge, spur, incite, instigate. 2. Displease, offend, irritate, nettle, exasperate.

PITILESS, *a.* Unmerciful, relentless, ruthless, cruel, unfeeling, inexorable.

PITY, *n.* Sympathy, compassion, fellow-feeling.

PLACE, *n.* 1. Ground, post, position, seat, site, situation, space. 2. Dispose, lay, order, put, set.

PLACID, *a.* *See Peaceful.*

PLAGUE, *v.* Tease, vex, trouble, fret, bother.

PLEASANT, *a.* 1. Agreeable, pleasing, delightful. 2. Witty, sportive, amusing. 3. Cheerful, lively, vivacious.

PLEASE, *v.* Delight, gratify, humor, satisfy. *Displease.*

PLEASURE, *n.* 1. Comfort, enjoyment, gratification, joy. 2. Luxury, voluptuousness. 3. Choice, will, preference. *Pain.*

PLEBEIAN, *a.* Mean, base, vulgar, ignoble. *Patrician.*

PLEDGE, *n.* Deposit, earnest, hostage, security, pawn.

PLENTIFUL, *a.* Abundant, ample, copious, exuberant, plenteous. *Scarcity.*

PLIABLE, *a.* 1. Limber, flexible, supple, lithe. 2. Compliant, tractable.

PLIANT, *a.* Bending, flexible, pliable, lithe, limber, supple, yielding. *Stiff.*

PLIGHT, *v.* Case, condition, predicament, situation, state.

PLOT, *v.* Scheme, concoct, project, devise, brew, hatch.

PLUCK, *n.* Resolution, courage, spirit, mettle, nerve, fortitude.

POLISH, *a.* 1. Refined, accomplished, polite, cultivated, elegant. 2. Burnished. 3. Attic, classic.

POLITE, *a.* Refined, accomplished, genteel, courteous, courtly, polished, urbane.

POLITENESS, *n.* Affability, civility, courteousness, courtesy, good manners. *Impoliteness.*

POLITIC, *a.* Artful, civil, cunning, prudent. *Impolitic.*

POLLUTE, *v.* Contaminate, corrupt, defile, infect, taint, vitiate. *Purify.*

POMP, *n.* Display, parade, show, pageantry, state, ostentation.

POMPOUS, *a.* Dignified, lofty, magisterial, magnificent, stately, showy, ostentatious. *Modest.*

PONDER, *v.* Consider, muse, reflect, think.

PORTION, *v.* Division, dower, fortune, part, quantity, share.

POSITION, *n.* Place, post, situation, station.

POSITIVE, *a.* Certain, confident, dogmatical, real.

POSSESS, *v.* Have, hold, occupy.

POSTERIOR, *a.* 1. Hind, hinder, rear, back. 2. Following, succeeding, subsequent, ensuing.

POSTPONE, *v.* Adjourn, defer, delay, procrastinate.

POSTURE, *n.* Action, attitude, gesture, position.

POTENT, *a.* Strong, influential, cogent, powerful, mighty, puissant. *Weak.*

POVERTY, *n.* Indigence, need, penury, want. *Wealth.*

POWERFUL, *a.* Mighty, influential, potent, strong, vigorous. *Weak.*

PRACTICABLE, *a.* Feasible, possible, practical. *Impracticable.*

PRACTICE, *n.* Custom, habit, manner, use. *Unusual.*

PRAISE, *n.* 1. Worship, homage. 2. Approval, commendation, laudation, applause, encomium. 3. Eulogy, panegyric. *Blame.*

PRAISE, *v.* 1. Exalt, glorify. 2. Approve, applaud, commend. 3. Eulogize, extol. *Censure.*

PRAYER, *n.* Entreaty, petition, suit, request, supplication.

PRECARIOUS, *a.* Doubtful, equivocal, dubious, uncertain. *Certain.*

PRECEDENCE, *n.* Pre-eminence, preference, priority.

PRECEDENT, *n.* 1. Example. 2. Former, antecedent.

PRECEDING, *v.* Antecedent, anterior, foregoing, former, previous, prior.

PRECEPT, *n.* Doctrine, law, rule, injunction, mandate, maxim, principle.

PRECIOUS, *a.* Costly, uncommon, valuable. *Common.*

PRECISE, *a.* 1. Accurate, correct, exact, 2. Nice. 3. Stiff, strict. *Not exact.*

PRECLUDE, *v.* Hinder, obviate, prevent. *Assist.*

PRECONCERTED, *a.* Premeditated, predetermined, considered beforehand.

PRECURSOR, *n.* Forerunner, harbinger, messenger.

PREDICAMENT, *n.* 1. Condition, plight, situation. 2. Class, state.

PREDICT, *v.* Foretell, prophesy, prognosticate.

PREDOMINATE, *a.* Overruling, supreme, prevalent, prevailing.

PREFACE, *n.* Introduction, prelude, proem.

PREFER, *v.* Advance, choose, forward, encourage, promote. 2. To offer, to present.

PREFERENCE, *n.* Choice, precedence, priority.

PREFERMENT, *n.* Advancement, preference, promotion.

PREJUDICE, *n.* 1. Bias, detriment, disadvantage, hurt, injury. 2. Prepossession.

PRELIMINARY, *a.* 1. Antecedent, introductory, preparatory, previous. 2. A first step.

PREPARE, *v.* Equip, make ready, fit, qualify.

PREPONDERATE, *v.* 1. Outweigh, overbalance. 2. Prevail.

PREPOSTEROUS, *a.* Absurd, irrational, foolish. *Rational.*

PREROGATIVE, *n.* Privilege, immunity. *Right.*

PRESCRIBE, *v.* Appoint, dictate, ordain.

PRESERVE, *v.* Keep, protect, save, spare, defend. *Destroy.*

PRESSING, *a.* Crowding, squeezing, forcing, urgent, importunate, emergent.

PRESUME, *v.* 1. Dare, venture. 2. Conjecture, suppose, surmise, think, believe.

PRESUMING, *v.* Arrogant, presumptive, forward, presumptuous. *Modest.*

PRETEND, *v.* Affect, simulate, feign, sham, counterfeit.

PRETEXT, *n.* Excuse, pretense, pretension.

PRETTY, *a.* Neat, fair, comely, elegant, beautiful, handsome.

PREVAILING, *a.* Dominant, overcoming, prevalent, ruling, succeeding. *Uncommon.*

PREVENT, *v.* Anticipate, hinder, impede, obstruct, obviate, preclude. *Assist.*

PREVIOUS, *a.* Anterior, introductory, preliminary, prior. *Present.*

PRICE, *n.* Charge, cost, expense, value, worth.

PRICELESS, *a.* Inestimable, invaluable.

PRIDE, *n.* Arrogance, conceit, haughtiness, loftiness, self-esteem, ostentation, vanity. *Meek.*

PRIMARY, *a.* First, original, primitive, pristine.

PRINCIPAL, *a.* Capital, chief, essential, head, important, main.

PRINCIPLE, *n.* Constituent part, element, doctrine, motive, tenet, fundamental truth.

PRINT, *n.* Impression, mark, stamp.

PRIOR, *a.* Antecedent, anterior, preceding, former, previous. *After.*

PRIORITY, *n.* 1. Precedence, preference. 2. Pre-eminence.

PRISTINE, *a.* First, original, primitive. *Modern.*

PRIVACY, *n.* Loneliness, retirement, seclusion, secrecy, solitude.

PRIVILEGE, *v.* Advantage, exemption, immunity, perogative, right.

PROBABILITY, *n.* Chance, likelihood. *Unlikelihood.*

PROBITY, *n.* Honesty, integrity, uprightness, veracity. *Deceitful.*

PROBLEM, *n.* Question, puzzle, enigma, riddle.

PROCEED, *v.* 1. Advance, progress. 2. Eminate, issue, 3. Arise.

PROCEEDING, *n.* 1. Course, progression, 2. Transaction.

PROCLAIM, *v.* Advertise, announce, declare, promulgate, publish, tell.

PROCLIVITY, *n.* Inclination, tendency, proneness.

PROCURE, *v.* Acquire, gain, obtain.

PRODIGAL, *a.* Extravagant, wasteful, lavish, profuse. *Provident.*

PRODIGAL, *n.* A spendthrift.

PRODIGALITY, *n.* Profusion, lavishness, wastefulness, extravagance, squandering.

PRODIGIOUS, *a.* Amazing, astonishing, enormous, monstrous, vast. *Small.*

PROFANE, *a.* Impious, irreligious, irreverent, secular. *Religious, pious.*

PROFESSION, *n.* Avocation, business, calling vocation, employment.

PROFICIENCY, *n.* Advancement, progress, improvement. *Deficient.*
PROFIT, *n.* Advantage, benefit, emolument, gain. *Loss.*
PROFLIGATE, *a.* *See Abandoned.*
PROFUSE, *a.* Extravagant, lavish, prodigal. *Scarcity.*
PROGENY, *n.* Issue, offspring, race.
PROGRESS, *n.* Advancement, gradation, motion, proficiency. *Retrogression.*
PROJECT, *n.* Design, plan, scheme.
PROLIFIC, *a.* Fertile, fruitful, productive. *Barren.*
PROLIX, *a.* Diffuse, long, tedious.
PROLONG, *v.* Delay, extend, postpone, procrastinate, protract, retard. *Shorten.*
PROMINENT, *a.* Conspicuous, protuberant, eminent, projecting.
PROMISCUOUS, *a.* Mingled, indiscriminate, common, confused. *Select.*
PROMISE, *n.* Word, assurance, engagement, pledge.
PROMOTE, *v.* Advance, encourage, forward, prefer. *Discourage.*
PROMPT, *a.* 1. Early, punctual, timely. 2. Apt, ready, quick.
PRONOUNCE, *v.* Affirm, articulate, declare, speak, utter.
PROOF, *n.* 1. Argument. 2. Demonstration, evidence, testimony.
PROPAGATE, *v.* Circulate, diffuse, disseminate, increase, multiply.
PROPENSITY, *n.* Inclination, proneness, bias, tendency.
PROPER, *a.* 1. Fitting, appropriate, suitable, becoming, seemly, right. 2. Particular, specific, not common.
PROPITIATE, *v.* Appease, reconcile, atone, conciliate. *Provoke.*
PROPITIOUS, *a.* 1. Auspicious, favorable. 2. Kind, merciful. *Unfavorable.*
PROPORTION, *n.* Form, rate, relation, ratio, size, symmetry.
PROPORTIONATE, *a.* Adequate, equal, commensurate. *Unequal.*
PROPOSE, *v.* Bid, intend, offer, purpose, tender.
PROSECUTE, *v.* 1. Arraign, accuse. 2. Continue, pursue.
PROSPECT, *n.* Landscape, survey, view.
PROSPECTIVE, *a.* Foreseeing, forward, future.
PROSPERITY, *n.* Welfare, success, thrift, luck, happiness.
PROSPEROUS, *a.* Flourishing, fortunate, lucky, successful. *Unsuccessful.*
PROTECT, *v.* Cherish, defend, foster, guard, patronize, shelter, shield. *Abandon.*
PROTRACT, *v.* Defer, delay, postpone, prolong, retard.
PROTRACTED, *a.* Continued, extended, prolonged, drawn out.
PROUD, *a.* Arrogant, assuming, conceited, haughty, vain. *Unassuming.*
PROVERB, *n.* Adage, aphorism, maxim, apothegm, by-word, saw, saying.
PROVIDE, *v.* Furnish, prepare, procure, supply.
PROVIDENT, *a.* Careful, economical, cautious, frugal, foresight, prudent. *Prodigal.*
PROVISIONS, *n.* Subsistence, food, victuals, viands, bread, provender.
PROVISO, *n.* Condition, stipulation.
PROVOKE, *v.* 1. Irritate, anger, offend, affront, enrage, exasperate, infuriate. 2. Awaken, arouse, excite, stimulate, inflame.
PROXY, *n.* Deputy, representative, agent, substitute.
PRUDENCE, *n.* Carefulness, discretion, forethought, judgment, wisdom. *Indiscretion.*
PRUDISH, *a.* Coy, demure, reserved, overmodest.
PUBLISH, *v.* 1. Announce, declare, proclaim, herald, advertise. 2. Issue, emit.
PUERILE, *a.* Boyish, childish, juvenile.
PULL, *v.* Drag, draw, gather, hale, haul, pluck, lug.
PULSATION, *n.* Beat, beating, throb, throbbing.
PULVERIZE, *v.* Bruise, grind, comminute, triturate.
PUNCTUAL, *a.* *See Prompt.*
PUNISH, *v.* Correct, discipline, chastise, castigate, whip, scourge.
PURE, *a.* 1. Clear, clean, unsullied, undefiled, spotless, untarnished, immaculate. 2. True, innocent, sinless. 3. Chaste, modest. 4. Unmixed, genuine.
PURPOSE, *n.* Object, aim, intent, end, design.
PURSUE, *v.* Chase, continue, follow, prosecute, persist.
PUZZLE, *v.* *See Perplex.*
PUZZLE, *n.* 1. Mystery, riddle, enigma. 2. Embarrassment, perplexity, nonplus.

Q.

QUACK, *n.* Impostor, pretender, humbug, charlatan.
QUAIL, *v.* Shrink, blench, quake, cower, tremble.
QUALIFIED, *v.* Adapted, competent, fitted. *Incompetent.*
QUALIFY, *v.* Adapt, equip, furnish, fit, modify, prepare, temper.
QUALITY, *n.* Rank, property, distinction, accomplishment, attribute.
QUANDARY, *n.* Puzzle, difficulty, perplexity, strait, nonplus, dilemma.
QUARREL, *n.* Disagreement, wrangle, squabble, contention, dissension, strife, altercation, brawl.
QUEER, *a.* Odd, singular, droll, strange, whimsical, unique, quaint.
QUERY, *n.* Inquiry, question, interrogatory.
QUESTION, *n.* *See Query.*
QUESTION, *v.* 1. Ask, inquire, examine, interrogate, catechise. 2. Doubt, dispute, controvert.
QUESTIONABLE, *a.* Doubtful, suspicious. *Authentic.*
QUICK, *a.* 1. Brisk, active, prompt, agile. 2. Rapid, swift. 3. Clever, sharp, shrewd, acute, keen, discerning. *Dull, slow.*
QUIET, *a.* Still, resting, dormant, motionless, quiescent.
QUIT, *v.* 1. Leave, withdraw, vacate. 2. Resign, abandon, forsake. 3. Clear, acquit, absolve.
QUIVER, *v.* Shake, tremble, shudder, shiver, quake.
QUOTA, *n.* Share, portion, allotment, contingent, proportion.
QUOTATION, *n.* Extract, except, selection, citation.
QUOTE, *v.* Adduce, cite.

R.

RABBLE, *n.* Mob, rout, herd.
RACE, *n.* Breed, course, family, generation, lineage, progress.
RADIANCE, *n.* Brightness, brilliancy, luster, splendor, effulgence.
RADICAL, *a.* 1. Entire, complete, thorough, perfect. 2. Fundamental, original, organic. 3. Simple, primitive, underived.
RAGE, *n.* Anger, choler, fury, violent. *Calm.*
RAISE, *v.* Advance, collect, elevate, heighten, erect, exalt, propagate.
RALLY, *n.* 1. Banter, deride, mock, ridicule. 2. Collect. *Scatter.*
RANDOM, *a.* Casual, chance, fortuitous.
RANK, *n.* Class, degree, fruitful.
RANSOM, *n.* Free, redeem, manumit.
RAPACIOUS, *a.* Greedy, ravenous, voracious.
RAPIDITY, *n.* Agility, celerity, fleetness, speed, swiftness, velocity.
RAPT, *a.* Charmed, delighted, enraptured, fascinated, entranced, transported, ravished.
RAPTURE, *n.* Ecstacy, transport. *Dejected.*
RARE, *a.* 1. Excellent, incomparable. 2. Raw. 3. Thin, scarce, singular, uncommon. *Common.*
RASH, *a.* Impulsive, hasty, heedless, headlong, reckless, precipitate.
RATE, *n.* Assessment, degree, proportion, price, quota, ratio, value.
RATIONAL, *a.* 1. Sane. 2. Sensible, wise, intelligent. 3. Reasonable. *Irrational.*
RAVENOUS, *a.* Greedy, rapacious, voracious.
RAY, *n.* Beam, gleam, glimmer.
READY, *a.* Apt, dexterous, facile. 2. Prompt, willing, prepared.
REAL, *a.* 1. Genuine, true. 2. Actual, positive, substantive, absolute.
REALIZE, *v.* 1. Earn, gain, get, acquire. 2. Accomplish, perform. 3. Make real.
REASON, *n.* Argument, motive, origin, proof, purpose, understanding.
REASONABLE, *a.* *See Rational.*
REASONABLE, *a.* Equitable, fair, just, honest, moderate, rational. *Unreasonable.*
REBATE, *n.* Deduction, discount, reduction, drawback, abatement.
REBUKE, *v.* Censure, expostulation, reproach, reprimand, reproof. *Commend.*
RECALL, *v.* Countermand, rescind, cancel, retract.
RECANT, *v.* Abjure, recall, retract, renounce, revoke. *Reiterate.*
RECEDE, *v.* Fall back, retrograde, retire, retreat. *Advance.*
RECIPROCAL, *a.* Alternate, mutual.
RECITE, *v.* Recapitulate, rehearse, repeat, reiterate. *Retract.*
RECKLESS, *a.* *See Rash.*
RECKON, *v.* Calculate, count, compute, estimate, number.
RECLAIM, *v.* Correct, recover, reform, recall. *Lose.*
RECOLLECTION, *n.* Memory, reminiscence, remembrance, recalling. *Forgetfulness.*
RECOMMEND, *v.* Approve, commend, praise.

RECOMMENDATION, *n.* Approval, approbation, endorsement, commendation, praise.
RECOMPENSE, *n.* 1. Compensation, remuneration, pay, price. 2. Reward, satisfaction. 3. Equivalent.
RECONCILE, *v.* Conciliate, propitiate.
RECONCILIATION, *n.* Adjustment, pacification, reconcilement, atonement.
RECORD, *n.* 1. Chronicle, register, memorandum, account, memoir. 2. Trace, vestige, memorial.
RECREATION, *n.* Entertainment, diversion, amusement, play, pastime, sport.
RECRUIT, *v.* Recover, replace, repair, retrieve.
RECTIFY, *v.* Amend, emend, correct, improve, mend, reform.
RECTITUDE, *n.* 1. Straightness. 2. Uprightness, integrity. *Deceit.*
REDEEM, *v.* 1. Discharge, fulfill. 2. Save, recover, ransom, rescue, free. 3. Compensate.
REDRESS, *v.* Amendment, remedy, relief.
REDUNDANT, *a.* Superfluous, superabundant, exuberant, excessive.
REFER, *v.* 1. Allude, suggest, hint, intimate. 2. Appeal. 3. Bear, bring.
REFINED, *a.* 1. Accomplished, cultivated, polite, polished, elegant, courtly. 2. Purified. 3. Pure, chaste, classic, exquisite, Attic.
REFLECT, *v.* Consider, censure, muse, ponder, reproach, think.
REFORM, *v.* Amend, better, correct, improve, rectify.
REFRACTORY, *a.* Contumacious, perverse, ungovernable, unruly. *Obedient.*
REFRAIN, *v.* Abstain, forbear, spare.
REFRESH, *v.* Cool, renew, reinvigorate, revive.
REFUTE, *v.* Confute, disprove, oppugn. *Accept.*
REGALE, *v.* Entertain, feast, gratify, refresh.
REGARD, *n.* 1. Concern, esteem, respect, liking, affection. 2. Relation, reference. 3. Consideration, heed. *Contemn.*
REGARDLESS, *a.* Heedless, indifferent, negligent, unconcerned, unobservant. *Cautious.*
REGION, *n.* Country, district, quarter.
REGION, *n.* 1 District, clime, territory, country. 2. Portion, part.
REGRET, *n.* Complain, grieve, lament, repent.
REGULATE, *v.* Adjust, direct, rule, dispose, govern, plan.
REITERATE, *v.* Repeat again, quote, recite. *Retract.*
REHEARSE, *v.* 1. Recapitulate. 2. Recite, repeat.
REJECT, *v.* 1. Refuse, repel, decline. 2. Discard. *Accept.*
REJOICE, *v.* Triumph, exult, glory. *Lament.*
REJOINDER, *n.* Answer, reply, replication, response.
RELEVANT, *a.* Apposite, fit, pertinent, proper, suitable, to the purpose. *Unsuitable.*
RELIANCE, *n.* Confidence, dependence, repose, trust. *Suspicion.*
RELIEVE, *v.* Aid, alleviate, assist, help, mitigate, succor.
RELIGIOUS. *a.* Devout, holy, pious. *Profane.*
RELUCTANT, *a.* Disinclined, unwilling, indisposed, loath, averse.
REMAIN, *v.* Abide, await, continue, sojonrn, stay, tarry. *Depart.*
REMAINDER, *n.* Remnant, residue, rest.
REMAINS, *n.* Leavings, relics. *Remnants.*
REMARK, *n.* Annotation, observation, comment, note.
REMINISCENCE, *n.* Remembrance, recollection.
REMISS, *a.* 1. Careless, negligent, inattentive. 2. Slow, slack, dilatory.
REMIT, *v.* 1. Abate, relax. 2 Absolve, forgive, liberate, pardon. 3. Transmit.
REMORSE, *n.* Compunction, sorrow, regret, penitence, contrition.
RENEGADE, *n.* 1. Turncoat, apostate. 2. Deserter, rebel, traitor.
RENEW, *v.* Refresh, renovate, revive.
RENOUNCE, *v.* Abandon, abdicate, forego, quit, relinquish, resign. *Keep.*
RENOVATE, *v.* Restore, renew, revive, resuscitate.
RENOWN, *n.* Celebrity, fame, reputation, distinction.
RENUNCIATION, *n.* 1. Abandonment, surrender. 2. Abnegation, rejection, repudiation.
REPAIR, *v.* Recover, restore, retrieve.
REPARATION, *n.* Amends, restoration, restitution.
REPARTEE, *n.* Reply, retort.
REPEAL, *v.* Abolish, abrogate, annul, cancel, destroy, revoke.
REPEAT, *v.* Do again, recapitulate, recite, rehearse.
REPEL, *v.* 1. Repulse, drive back. 2. Withstand, resist, confront, oppose, check. *Attract.*
REPETITION, *n.* Recital, tautology.
REPLENISH, *v.* Fill, refill, supply.
REPOSE, *v.* Ease, quiet, rest, sleep. *Unrest.*
REPREHENSIBLE, *a.* Blamable, censurable, culpable, reprovable.
REPROACH, *v.* Blame, condemn, censure, reprove, upbraid. *Commend.*
REPROOF, *v.* Blame, censure, reprehension.
REPROVE, *v.* Chide, rebuke, reprimand. *Praise.*
REPUGNANCE, *n.* Antipathy, aversion, dislike, hatred. *Like.*
REPUGNANT, *a.* Adverse, contrary, hostile, inimical, opposite.
REPULSION, *n.* Power of repelling. *Attraction.*
REPUTATION, *n.* Character, renown, credit, fame, honor, repute.
REQUEST, *v.* Ask, beg, beseech, demand, entreat, implore, solicit.
REQUISITE, *a.* Essential, expedient, necessary.
REQUITE, *v.* 1. Compensate, reward, reciprocate. 2. Avenge.
RESEARCH, *n.* Examination, inquiry, investigation, careful scrutiny.
RESEMBLANCE, *n.* Likeness, similarity, similitude.
RESERVATION, *n.* Reserve, retention.
RESIDE, *v.* Abide, inhabit, sojourn, dwell, live.
RESIDENCE, *n.* Abode, domicile, dwelling.
RESIDUE, *n.* Remainder, remnant.
RESIGN, *v.* Abdicate, forego, give up, relinquish, renounce.
RESIGNATION, *n.* Acquiescence, endurance, patience, submission.
RESIST, *v.* Confront, oppose, withstand, repel. *Aid.*
RESOLUTE, *a.* Courage, decision, determined, fixed, steady. *Irresolute.*
RESOLUTION, *n.* 1. Intention, resolve. 2. Firmness, constancy.
RESORT, *v.* Frequent, haunt.
RESOURCE, *n.* Expedient, means, resort.
RESPECT, *n.* 1. Esteem, regard, reverence, veneration. 2. Favor, good will. 3. Reference.
RESPECT, *v.* Honor, esteem, regard, venerate.
RESPECTFUL, *a.* Civil, dutiful, obedient. *Uncivil.*
RESPITE, *n.* 1. Interval. 2. Reprieve, suspension, delay.
RESPONSE, *n.* Answer, reply, replication, rejoinder.
RESPONSIBLE, *a.* Accountable, amenable, answerable.
REST, *n.* Cessation, ease, intermission, quiet, repose, stop, pause, remainder. 2. Others. *Restless.*
RESTLESS, *a.* Unsettled, unquiet, roving, not still. *Rest.*
RESTORE. *v.* 1. Heal, cure. 2. Give up, repay, return, render, replace. *Destroy.*
RESTORATION, *n.* Amends, reparation, restitution.
RESTRAIN, *v.* Coerce, constrain, limit, repress, restrict. *Curb.*
RESTRICT, *v.* Bound, restrain, limit, confine.
RESULT, *v.* Consequence, effect, event, issue.
RESURRECTION, *n.* Rising again. *Burial, death.*
RETAIN, *v.* Detain, hold, reserve, keep. *Yield.*
RETALIATION, *n.* Reprisal, repayment.
RETARD, *v.* Hinder, obstruct, delay, check, impede.
RETIRE, *v.* Recede, retreat, secede, withdraw.
RETRACT, *v.* Abjure, recall, recant, revoke.
RETRENCHMENT, *n.* Diminution, reduction, curtailment.
RETRIEVE, *v.* Regain, recover.
RETROGRESSION, *n.* Retrogradation, going backward.
RETROSPECT, *n.* Review, re-survey.
REVEAL, *v.* Discover, disclose, divulge, communicate, impart, publish.
REVENGE, *n.* Requital, retaliation.
REVENUE, *n.* Income, receipts.
REVERE, *v.* Honor, venerate, adore, reverence.
REVERSE, *v.* Change, subvert, overturn, invert.
REVIEW, *v.* Notice, revision, survey, reconsider, inspect.
REVISION, *n.* Review, reconsideration, revisal.
REVIVE, *v.* 1. Refresh, quicken, rouse, animate, cheer. 2. Revivify.
REVOKE, *v.* Abolish, abrogate, annul, cancel, repeal, retract.
REWARD, *v.* Compensation, recompense, remuneration, requital, satisfaction.
RICHES, *n.* Fortune, wealth, affluence, opulence.
RIDICULE, *n.* Mockery, derision, sneer, sarcasm, raillery, satire.
RIDICULOUS, *a.* Absurd, preposterous, droll, ludicrous.
RIGHT, *a.* 1. True, straight. *Crooked.*
RIGHT, *n.* 1. Just, proper, privilege. 2. Claim, immunity. *Wrong.*

RIGHTEOUS, *a.* Good, honest, virtuous, upright, just, devout, religious, pious, holy, saintly. *Bad.*

RIGID, *a.* 1. Strict, stern, severe, harsh, rigorous. 2. Stiff, unpliant, inflexible.

RIGOROUS, *a.* 1. Rigid, severe, harsh, austere. 2. Precise, accurate, exact.

RIPE, *a.* 1. Mature. 2. Finished, consummate. 3. Ready, fit, prepared.

RIPENESS, *n.* Maturity, perfection, growth. *Unripe.*

RISE, *n.* Increase, ascent. 2. Origin. *Subside.*

RITE, *n.* Ceremony, form, observance.

RIVALRY, *n.* Contention, emulation, competition.

ROAD, *n.* Course, path, route, way.

ROAM, *v.* Ramble, range, wander, rove, stroll.

ROBUST, *a.* Athletic, stout, strong, brawny, stalwart, hale, mighty, powerful.

ROMANCE, *n.* Tale, story, novel, fiction.

ROOM, *n.* Apartment, chamber, space.

ROOM, *v.* Lodge.

ROUGH, *a.* 1. Coarse, rude, blunt, ungentle, churlish. 2. Uneven. 3. Unpolished. *Gentle.*

ROUND, *a.* Globular, circular.

ROUND, *n.* 1. Circuit, tour, step. 2. Globe, orb, sphere.

ROUNDNESS, *n.* Rotundness, rotundity, circularity, sphericity.

ROUTE, *n.* Road, way, course, path.

RUDE, *a.* See *Rough.*

RUDENESS, *n.* 1. Roughness. 2. Gruffness, coarseness, incivility, churlishness. 3. Inelegance.

RUGGED, *a.* 1. Uneven, irregular, rough. 2. Harsh. 3. Robust, vigorous.

RUINOUS, *a.* Baneful, noxious, destructive, calamitous.

RULE. *n.* 1. Law, government, command. 2. Maxim, method, precept. 3. Guide, regulation.

RULE, *v.* 1. Govern, control. 2. Mark.

RUMOR, *n.* Talk, gossip, report, news, bruit.

RUPTURE, *n.* 1. Altercation, quarrel, feud. 2. Hernia. 3. Fracture, breach.

RURAL, *a.* Country, pastoral, rustic.

RUSE, *n.* Artifice, fraud, trick, wile.

RUSTIC, *n.* Clown, peasant, swain, boor, lout, bumpkin.

RUSTIC, *a.* 1. Uncouth, unpolished, awkward, rude. 2. Country, rural.

RUTHLESS, *a.* Cruel, pitiless, merciless, relentless, savage, inhuman.

S.

SACRAMENT, *n.* Communion, eucharist, Lord's Supper.

SACRED, *a.* Divine, devoted, holy. *Profane.*

SAD, *a.* 1. Depressed, sorrowful, cheerless, disconsolate. 2. Dismal, gloomy, mournful. *Joyous.*

SAFE, *a.* 1. Guarded, protected. 2. Sound, secure. 3. Reliable.

SAGACITY, *n.* Acuteness, discernment, penetration. *Dull.*

SAILOR, *n.* Mariner, seaman.

SALARY, *n.* Hire, pay, stipend, wages.

SANCTION, *n.* 1. Countenance, support. 2. Ratification, confirm. *Reject.*

SANE, *a.* Sober, lucid, sound. *Crazy.*

SAPIENT, *a.* Sagacious, wise, discerning. *Dunce.*

SARCASM, *n.* Irony, ridicule, satire.

SATIATE, *v.* 1. Cloy, glut. 2. Satisfy, gratify.

SATISFACTION, *n.* 1. Atonement. 2. Content. 3. Remuneration, reward.

SATISFY, *v.* 1. Gratify, please. 2. Glut, satiate, cloy.

SAUCE, *n.* Relish, condiment, seasoning.

SAVING, *a.* Thrifty, economical, frugal, sparing. *Prodigal.*

SAYING, *n.* 1. Remark, observation, statement. 2. Maxim, proverb, aphorism, adage, saw.

SCANDAL, *n.* Discredit, disgrace, infamy, reproach, detraction. *Praise.*

SCARCE, *a.* Singular, rare, uncommon. *Common.*

SCARCITY, *n.* Want, lack, deficiency, dearth. *Abundance.*

SCATTER, *v.* 1. Sprinkle, strew. 2. Spread, distribute, dissipate. *Accumulate, collect.*

SCENT, *n.* Fragrance, odor, perfume, smell. *Stench.*

SCHEME, *n.* 1. Project, plan, plot, conspiracy. 2. Outline. 3. Plan, system.

SCHOOL, *n.* 1. Academy, seminary, gymnasium. 2. Sect, denomination.

SCHOOL-MASTER, *n.* Teacher, tutor, preceptor, master, instructor, pedagogue.

SCOFF, *v.* Jeer, jibe, sneer, ridicule, deride, mock.

SCOPE, *n.* 1. Aim, drift, tendency. 2. Outlook, room, view.

SCRAPE, *n.* Embarrassment, difficulty, distress, perplexity.

SCRUPLE, *v.* Doubt, fluctuate, hesitate.

SCRUPULOUS, *a.* 1. Careful, vigilant, exact. 2. Strict, conscientious.

SCRUTINIZE, *v.* Examine, investigate, pry, search.

SCURRILOUS, *a.* Abusive, insolent, insulting, offensive, opprobrious.

SEARCH, *v.* Examination, investigation, inquiry, pursuit, scrutiny.

SECEDE, *v.* Recede, retire, withdraw.

SECLUSION, *n.* Loneliness, retirement, privacy, solitude.

SECONDARY, *a.* Inferior, subordinate, second. *Primary.*

SECRET, *a.* Clandestine, covert, hidden, concealed, latent, mysterious.

SECULAR, *a.* Temporal, worldly. *Religious.*

SECURE, *v.* 1. Be certain, guard, make sure. 2. Guarantee.

SECURITY, *n.* Defense, deposit, guard, pledge, protection, safety.

SEDATE, *a.* Calm, composed, quiet, still, serene, unruffled. *Silly.*

SEDUCE, *v.* Allure, attract, decoy.

SEE, *v.* Behold, eye, look, observe, perceive, view.

SEEK, *v.* 1. Search for, ask for. 2. Strive, try, endeavor.

SELL, *v.* Vend, barter, dispose of. *Buy.*

SENILE, *v.* Aged, old, infirm. *Juvenile.*

SENSATION, *n.* Perception, sentiment.

SENSE, *n.* Feeling, judgment, import, meaning, reason.

SENSIBILITY, *n.* Delicacy, feeling, susceptibility.

SENSITIVE, *a.* 1. Impressible, easily affected. 2. Perceptive. *Callous.*

SENTENCE, *n.* Decision, judgment, period, phrase, proposition.

SENTIMENT, *n.* Feeling, notion, opinion, sensation. *Unfeeling.*

SENTIMENTAL, *a.* Romantic.

SEPARATE, *v.* 1. Disjoin, divide, detach, disunite, isolate. 2. Cleave, sever. *Join.*

SERIOUS, *a.* 1. Weighty, momentous. 2. Sober, grave, solemn, earnest. *Jocose.*

SERVILE, *a.* Fawning, mean, slavish.

SETTLE, *v.* Adjust, arrange, determine, establish, regulate, fix.

SETTLED, *v.* Conclusive, confirmed, decisive, definitive, established.

SEVER, *v.* Detach, disjoin, divide, separate. *Join.*

SEVERAL, *a.* Different, distinct, diverse, sundry, various. *One.*

SEVERE, *a.* Austere, cruel, harsh, rigid, rigorous, rough, sharp, strict, unyielding, stern. *Mild.*

SEVERITY, *n.* 1. Austerity, rigor, sternness. 2. Keenness, causticity. 3. Violence.

SHAKE, *v.* Agitate, quake, quiver, shiver, shudder, totter, tremble. *Steadfast.*

SHALLOW, *a.* 1. Shoal. 2. Frivolous, flimsy, trivial. 3. Superficial, ignorant.

SHAME, *n.* Disgrace, dishonor, ignominy, reproach. *Honor.*

SHAMELESS, *a.* Immodest, impudent, indecent, indelicate. *Modest.*

SHAPE, *v.* Fashion, form, mold.

SHARE, *v.* To apportion, distribute, divide, partake, participate.

SHARE, *n.* Dividend, part.

SHARPNESS, *n.* Acrimony, acuteness, penetration, shrewdness, sagacity.

SHELTER, *n.* Asylum, refuge, retreat.

SHELTER, *v.* To cover, defend, harbor, lodge, protect, screen. *Uncover.*

SHINE, *v.* Gleam, glare, glisten, glitter.

SHINING, *a.* 1. Brilliant, glittering, radiant, sparkling. 2. Bright, splendid, resplendent.

SHOCK, *v.* 1. Affright, terrify. 2. Appall, disturb, dismay. 3. Offend, disgust.

SHOCKING, *a.* Dreadful, disgusting, terrible.

SHORT, *a.* 1. Defective, scanty, wanting. 2. Brief, concise, compendious, laconic, succinct, summary. *Long.*

SHORTEN, *v.* 1. Abridge, abbreviate, retrench. 2. Diminish. *Extend.*

SHOW, *v.* 1. Display, parade, pomp. 2. Exhibition, representation, sight, spectacle. *Cover.*

SHOWY, *a.* 1. Gay, gorgeous, gaudy, flaunting, gairish. 2. Pompous, ostentatious, magnificent.

SHREWD, *a.* Acute, keen, penetrating, artful, sly, sagacious. *Dull.*

SHUDDER, *v.* Shrink, shake, quake, quiver.

SHUN, *v.* Avoid, elude, evade, eschew. *Seek.*

SICKLY, *a.* Diseased, ill, indisposed, morbid, sick, unwell. *Healthy.*

SIGN, *n.* 1. Mark, note, symptom, prognostic, presage, signal. 2. Omen, token, symbol.

SIGNIFY, *v.* 1. Betoken, declare, express, intimate, testify, utter. 2. Denote, imply.

SIGNIFICANT, *a.* 1. Indicative, expressive, betokening. 2. Momentous.

SILENCE, *n.* Stillness, taciturnity, muteness, oblivion. *Sound.*

SILENCE, *v.* Still, stop, appease.

SILENT, *a.* 1. Dumb, mute, speechless. 2. Still, quiet. *Noise.*

SILLY, *a.* Absurd, foolish, simple, stupid, weak, dull. *Sedate.*

SIMILARITY, *n.* Likeness, resemblance, similitude. *Unlike.*

SIMILE, *n.* Comparison, similitude.

SIMPLE, *a.* 1. Elementary, single, not complex. 2. Open, artless, sincere. 3. Plain. 4. Silly. *Complex, artful.*

SIMPLICITY, *n.* Artlessness, plainness, singleness. 2. Folly. *Artful.*

SIMPLY, *ad.* 1. Merely, only, solely. 2. Artlessly.

SINCE, *conj.* As, because, for, insomuch as.

SINCERE, *a.* 1. Frank, honest, plain, genuine. 2. True, upright, incorrupt. *False.*

SINEWY, *a.* *See Robust.*

SINGLE, *a.* 1. Unmarried. 2. Alone, solitary. 3. Particular, individual. *Several.*

SINGULAR, *a.* 1. Odd, strange, uncommon, rare. 2. Peculiar, exceptional.

SITUATION, *n.* 1. Case, plight, predicament, condition. 2. Locality, place, position, site.

SKILLFUL, *a.* Clever, skilled, knowing, intelligent, ready, adroit, quick. *Unskillful.*

SLANDER, *v.* Asperse, blacken, defame, traduce, libel.

SLAVERY, *n.* Bondage, captivity, servitude, drudgery. *Free.*

SLENDER, *a.* 1. Fragile, slight. 2. Slim, thin. 3. Limited. *Thick.*

SLIGHT, *a.* 1. Cursory, desultory, superficial. 2. Slim, weak.

SLIGHT, *v.* Neglect, scorn.

SLOW, *a.* 1. Deliberate. 2. Heavy, dull, stupid. 3. Sluggish. *Quick.*

SMALL, *a.* 1. Little, diminutive, stunted, tiny. 2. Minute, microscopic. 3. Narrow, illiberal. *Large, great.*

SMELL, *n.* Fragrance, odor, perfume, scent, stench.

SMOOTH, *a.* 1. Bland, mild, easy. 2. Even, level. *Rough.*

SMOTHER, *v.* 1. Stifle, suffocate. 2. Suppress.

SNARLING, *a.* Cynical, snappish, waspish.

SNUB, *v.* *See Abash.*

SOBER, *a.* 1. Abstemious, abstinent, temperate, moderate. 2. Grave. *Intemperate, gay.*

SOBRIETY, *n.* 1. Abstinence, temperance. 2. Coolness, soberness, gravity. *Intemperance, intoxication.*

SOCIAL, *a.* Companionable, conversable, familiar, sociable, convivial. *Unsocial.*

SOCIETY, *n.* 1. Company, association, fellowship, corporation. 2. The public.

SOFT, *a.* 1. Compliant, ductile, flexible, tractable, pliant, yielding. 2. Mild, docile, gentle. *Hard.*

SOILED, *a.* Stained, spotted, tarnished, defiled, polluted. *Clean, pure.*

SOLICIT, *v.* 1. Ask, request. 2. Beg, entreat, implore. 3. Beseech, supplicate. *Give.*

SOLICITATION, *n.* 1. Importunity, entreaty. 2. Invitation.

SOLICITUDE, *n.* Anxiety, carefulness, trouble. *Unconcerned.*

SOLID, *a.* Firm, hard, stable, substantial. *Unstable.*

SOLITARY, *a.* 1. Alone, retired, sole. 2. Desolate, desert, remote. 3. Lonely, only.

SOMBER, *a.* 1. Dark, shady, dusky, sunless. 2. Sad, doleful, mournful. *Gay, bright.*

SOOTHE, *v.* 1. Allay, lessen, mitigate, ease. 2. Quiet, compose, pacify, appease. *Irritate.*

SORROW, *n.* 1. Grief, affliction, trouble, sadness. 2. Regret. *Joy.*

SORT, *n.* 1. Kind, species. 2. Order, rank. 3. manner.

SOUND, *a.* 1. Hearty, healthy, sane. 2. Entire, perfect, unhurt. *Ill.*

SOUND, *n.* 1. Tone, noise, report. 2. Strait. *Silence.*

SOUR, *a.* Acid, acrimonious, acetose, acetous, sharp, tart. *Sweet.*

SOURCE, *n.* Cause, fountain, origin, reason, spring.

SPACIOUS, *a.* Ample, capacious. *Small.*

SPARKLE, *v.* 1. Twinkle, glitter, glisten, scintillate, coruscate. 2. Bubble, effervesce. *Dull.*

SPEAK, *v.* Articulate, converse, discourse, pronounce, say, talk, tell, utter. *Speechless.*

SPEAKING, *n.* 1. Elocution, declamation, oratory. 2. Discourse, talk.

SPECIES, *n.* Class, kind, sort, race.

SPECIFIC, *a.* Particular, special, definite. *Indefinite.*

SPECIMEN, *n.* Model, pattern, sample, example.

SPECIOUS, *a.* Colorable, fair, feasible, ostensible, plausible, showy.

SPECTATOR, *n.* Beholder, bystander, observer.

SPECULATION, *n.* Conjecture, scheme, theory.

SPEECH, *n.* 1. Talk. 2. Language, dialect. 3. Address, discourse, harangue, oration.

SPEECHLESS, *a.* Dumb, mute, silent. *Speak.*

SPEND, *v.* Dissipate, exhaust, lay out, expend, squander, waste, consume. *Saving.*

SPHERE, *n.* Circle, globe, orb.

SPILL, *v.* Pour, shed, waste.

SPIRIT, *n.* 1. Ardor, breath, courage, temper. 2. Ghost, soul. *Mortal.*

SPIRITED, *a.* Active, animated, ardent, lively, vivacious. *Stupid.*

SPIRITLESS, *a.* 1. Dull, cold, apathetic, feeble, soulless. 2. Dejected, downcast. 3. Stupid, heavy, prosy, insipid. *Spirited.*

SPIRITS, *n.* Animation, courage, life, vivacity.

SPIRITUAL, *a.* Ecclesiastical, immaterial, incorporeal, unearthly, heavenly. *Worldly.*

SPITE, *n.* Grudge, malice, malignity, malevolence, pique, rancor.

SPITE, *v.* Angry, vex, thwart.

SPLENDID, *a.* 1. Showy, sumptuous, gorgeous, magnificent, superb. 2. Beaming, radiant, glowing, effulgent, brilliant. 3. Noble, heroic. 4. Glorious, eminent.

SPLENDOR, *n.* Brightness, brilliancy, luster, magnificence, pomp, pageantry. *Poverty.*

SPLENETIC, *a.* 1. Fretful, peevish. 2. Gloomy, morose, sullen. *Amicable.*

SPORT, *n.* 1. Amusement, game, pastime, play. 2. Diversion, recreation.

SPOTLESS, *a.* 1. Blameless, faultless, stainless. 2. Unblemished, unspotted. 3. Innocent. *Stain.*

SPREAD, *v.* 1. Circulate, disseminate, distribute, scatter. 2. Disperse, dispense. 3. Propagate, diffuse. *Collect.*

SPRING, *v.* 1. Emanate, flow, proceed, issue. 2. Arise, start, leap.

SPRINKLE, *v.* Bedew, scatter, besprinkle.

SPROUT, *v.* Bud, germinate, shoot out.

SQUANDER, *v.* Expend, spend, lose, lavish, dissipate, waste. *Earn.*

STABILITY. Firmness, steadiness, fixedness. *Unstable.*

STAIN, *v.* Foul, soil, sully, tarnish, blot, spot. *Spotless.*

STAIN, *n.* 1. Color, discolor. 2. Dye, tinge. 3. Flaw, speck, spot, blemish, blot.

STALE, *a.* 1. Old, faded. 2. Common, trite. 3. Vapid, flat, musty, insipid. *New, fresh.*

STAMMER, *v.* Falter, hesitate, stutter.

STAMP, *v.* Print, mark, impression.

STANDARD, *n.* Criterion, rule, test.

STANDARD, *a.* Legal, usual.

STATE, *n.* Condition, position, situation, predicament, plight.

STATION, *n.* Post, place, position, situation.

STAY, *v.* 1. Prop, staff, support. 2. Abide, continue, remain. 3. Delay, hinder, stop. 4. Support.

STEADFAST, *a.* Firm, constant, resolute. *Shake.*

STEAL, *v.* 1. Pilfer, purloin, poach, embezzle. 2. Win, gain, allure.

STENCH, *n.* Fetor, bad smell, stink. *Fragrance, perfume.*

STERLING, *a.* Real, genuine, true, pure. *Impure.*

STERILITY, *n.* Barrenness, unfruitfulness, aridity. *Fruitful.*

STERN, *a.* Austere, rigid, rigorous, severe, strict. *Mild.*

STICKING, *v.* Adherent, adhesive, tenacious.

STILL, *v.* 1. Allay, appease, assuage. 2. Calm, lull, quiet, silence, pacify.

STIMULATE, *v.* Animate, excite, incite, arouse, kindle, inflame, fire. *Depress.*

STINGY, *a.* Close, mean, miserly, niggardly, penurious, sordid. *Generous.*

STOCK, *n.* 1. Accumulation, fund, board, provision, store, supply. 2. Cattle.

STOIC, *n.* Follower of Zeno. *Epicurean.*

STOOP, *v.* Bend, condescend, submit. *Upright.*

STOP, *n.* Cessation, intermission, rest. *Unceasing.*

STOP. Check, hinder, impede. *Aid.*

STORMY, *a.* 1. Gusty, squally, tempestuous, boisterous. 2. Rough, passionate. *Calm.*

STORY, *n.* Anecdote, incident, memoir, tale.

STOUT, *a.* *See Strong, robust.*

STRAIT, *a.* 1. Direct, narrow, not crooked. 2. Strict. *Crooked.*

STRANGE, Curious, eccentric, odd, singular, surprising, wonderful, foreign, unusual. *Usual.*

STRATAGEM, *n.* Device, artifice, ruse, dodge, trick.

STRATAGEM, *n.* Deception, delusion, imposture, finesse, fraud.

STRENGTH, *n.* 1. Authority. 2. Force, might, power, potency. *Weakness.*

STRENUOUSLY, *a.* Ardently, zealously, earnestly, vigorously.

STRICT, *a.* Accurate, exact, nice, particular, precise, rigorous, severe, stern. *Lenient.*

STRICTURE, *n.* Animadversion, censure, contraction, criticism.

STRIFE. Contention, contest, dissension, discord. *Peace.*

STRONG, *a.* 1. Efficient, powerful, potent, mighty. 2. Athletic, stalwart, robust, stout. 3. Forcible, cogent. 4. Tough, tenacious. *Feeble, weak.*

STRUCTURE, *n.* 1. Make, construction, texture. 2. Building, pile, edifice.

STUBBORN, *a.* Willful, obstinate, mulish, perverse, obdurate, cantankerous. *Docile.*

STUPID, *a.* 1. Sleepy, drowsy, torpid. 2. Flat, heavy, insipid, humdrum. 3. Dull, obtuse, foolish, witless, daft.

STUPIDITY, *n.* 1. Stupor, torpor. 2. Heaviness, insipidity. 3. Dullness, obtuseness. *Acuteness.*

STYLE, *n.* Manner, mode, phraseology, diction.

STYLE, *v.* Characterize, designate, denominate, entitle, name.

SUBDUE, *v.* 1. Defeat, conquer, vanquish, overwhelm. 2. Subject, control. *Submission.*

SUBJECT, *a.* Exposed, liable, matter, materials, object, obnoxious, subservient.

SUBJECT, *v.* Subdue, subjugate.

SUBJOIN, *v.* Add to, affix, attach, connect.

SUBLIME, *a.* Elevated, exalted, grand, great, lofty, majestic, high.

SUBMISSIVE, *a.* Compliant, obedient, humble, yielding.

SUBMISSION, *n.* 1. Compliance, obedience, meekness, humanity. 2. Forbearance, endurance. *Subdue.*

SUBORDINATE, *n.* Inferior, dependant. *Superior.*

SUBORN, *v.* Forswear, purjure.

SUBSEQUENT, *a.* 1. After, following. 2. Posterior, consequent. *Preceding.*

SUBSERVIENT, *a.* 1. Inferior, subordinate. 2. Subject. *Superior.*

SUBSIDE, *v.* 1. Abate, sink. 2. Intermit. *Rise.*

SUBSISTENCE, *n.* Living, livelihood, maintenance, support, sustenance.

SUBSTANTIAL, *a.* 1. Responsible. 2. Solid, stout, strong. *Unstable.*

SUBSTANTIATE, *v.* Prove, establish, corroborate, verify. *Disprove.*

SUBSTITUTE, *v.* Change, exchange.

SUBTERFUGE, *n.* 1. Evasion, shift. 2. Quirk, trick.

SUBTILE, *a.* 1. Fine, delicate, nice. 2. Thin, rare, ethereal.

SUBTLE, *a.* 1. Keen, sagacious, profound. 2. Artful, sly, astute, crafty.

SUBTRACT, *v.* Deduct, withdraw.

SUBVERT, *v.* 1. Invert, reverse. 2. Overturn, overthrow.

SUCCESSFUL, *a.* Fortunate, lucky, prosperous. *Unsuccessful.*

SUCCESSION, *n.* Order, series.

SUCCINCT, *a.* Brief, concise, terse, compact. *Verbose.*

SUCCOR, *v.* Aid, help, assist, relieve.

SUDDEN, *a.* Hasty, unanticipated, unexpected, unlooked for. *Expectation.*

SUFFER, *v.* 1. Allow, permit, tolerate. 2. Endure, bear.

SUFFOCATE, *v.* Choke, smother, stifle.

SUFFICIENT, *a.* 1. Adequate, enough, sufficient. 2. Competent. *Want.*

SUFFRAGE, *n.* 1. Aid, voice. 2. Vote.

SUGGEST, *v.* Allude, hint, insinuate, intimate.

SUGGESTION, *n.* Hint, allusion, intimation, intimation, insinuation.

SUITABLE, *a.* 1. Agreeable, becoming. 2. Apt, fit, expedient. *Unfit.*

SUITOR, *n.* 1. Lover, wooer. 2. Petitioner.

SUMMARY, *n.* Abstract, compendium, digest, synopsis, epitome.

SUMMON, *v.* Bid, call, cite, invite.

SUNDRY, *a.* 1. Different, diverse. 2. Several, various. *Single.*

SUPERFICIAL, *a.* Flimsy, shallow, slight. *Thorough.*

SUPERSEDE, *v.* 1. Supplant, displace. 2. Annul, suspend.

SUPPLICATE, *v.* Ask, beg, beseech, entreat, implore, solicit. *Command.*

SUPPORT, *v.* Assist, cherish, defend, endure, encourage, favor, forward, maintain, nurture, patronize, protect, prop, sustain, stay, second, uphold.

SUPPOSE, *v.* Consider, imagine, apprehend, presume, think, believe.

SUPREME, *a.* Paramount, first, principal, chief, highest, greatest.

SURE, *a.* Certain, confident, infallible. *Uncertain.*

SURFACE, *n.* Outside, superficies. *Within.*

SURLY, *a.* Morose, touchy, cross, fretful, peevish, cynical, rude.

SURMISE, *v.* Believe, conjecture, presume, suppose, suspect, think.

SURMOUNT, *v.* Conquer, overcome, rise above, subdue, vanquish. *Yield.*

SURPASS, *v.* Excel, exceed, outdo, outstrip. *Resign.*

SURPRISE, *n.* Admiration, amazement, astonishment, wonder. *Unfold.*

SURRENDER, *v.* Cede, deliver, give up, resign, yield. *Surmount.*

SURROUND, *v.* Beset, encircle, encompass, environ, enclose, invest.

SURVEY, *n.* Prospect, retrospect, review.

SUSPENSE, *n.* Doubt, indetermination, hesitation.

SUSPICION, *n.* Distrust, jealousy. *Trust.*

SUSTAIN, *v.* Bear up, maintain, uphold, support.

SUSTENANCE, *n.* Living, maintenance, livelihood, subsistence, support.

SWARM, *n.* Crowd, throng, multitude, concourse.

SWEETHEART, *n.* 1. Admirer, beau, lover, wooer. 2. Flame, lady-love,

SWEETNESS, *n.* 1. Beauty, loveliness. 2. Agreeableness. 3. Mildness, gentleness, amiability. *Sour.*

SWIFTNESS, *n.* Celerity, rapidity, fleetness, quickness, speed, velocity. *Slow.*

SWIFTLY, *adv.* Speedily, post-haste, quickly, apace. *Slowly.*

SYCOPHANT, *n.* Toady, fawner, parasite, spaniel.

SYMBOL, *n.* Token, sign, figure, emblem.

SYMMETRY, *n.* Harmony, proportion. *Inharmony.*

SYMPATHY, *n.* 1. Pity, kindliness, compassion, condolence, commiseration, fellow feeling. 2. Harmony, affinity, correlation. 3. Agreement. *Unmerciful.*

SYMPTOM, *n.* Indication, mark, note, sign, token.

SYNOPSIS, *n.* *See Summary.*

SYSTEM, *n.* Method, order, scheme. *Confusion.*

SYSTEMATIZE, *v.* Arrange, order, regulate, methodize. *Disarrange.*

T.

TABLE, *n.* 1. Board. 2. Repast, food, fare 3. List, index, catalogue.

TACIT, *a.* Implied, silent, inferred, understood.

TACITURNITY, *n.* Reserve, reticence, closeness.

TACT, *n.* Adroitness, skill, quickness, judgment.

TALENT, *n.* Ability, capability, faculty, endowment, gift.

TALK, *n.* Chat, communication, conference, colloquy, conversation, dialogue, discourse.

TALK, *v.* Chat, converse, discourse, motion, speak, state, tell.

TALKATIVENESS, *n.* Loquacity, garrulity. *Taciturnity.*

TALLY, *v.* Accord, agree, match, comport, harmonize.

TANTALIZE, *v.* 1. Aggravate, irritate, provoke, tease, torment. 2. Taunt.

TASTE, *n.* 1. Discernment, judgment, perception. 2. Flavor, relish, savor.

TATTLER, *n.* Gossip, prattler, babbler, gad-about.

TAUNT, *v.* Deride, mock, ridicule, jeer, flout.

TAX, *n.* 1. Assessment, custom, duty, toll, rate. 2. Contribution, tribute.

TEACHER, *n.* *See Schoolmaster.*

TEDIOUS, *n.* Dilatory, slow, tiresome, tardy, wearisome. *Prompt.*

TELL, *v.* Acquaint, communicate, disclose, impart, inform, mention, make known, report, reveal, talk.

TEMERITY, *n.* Heedlessness, rashness, precipitency. *Cautious.*

TEMPER, *n.* 1. Disposition, temperament. 2. Humor, mood. 3. Frame.

TEMPERATE, *a.* Abstinent, abstemious, moderate, sober. *Immoderate.*

TEMPERANCE, *n.* Sobriety, moderation, soberness, abstemiousness. *Intemperance.*

TEMPEST, *n.* 1. Storm, gale, squall, hurricane, tornado. 2. Tumult, disturbance. *Tranquillity.*

TEMPT, *v.* 1. Allure, entice, induce, decoy, seduce, inveigle. 2. Incline, provoke. 3. Test, try, prove.

TEMPORAL, *a.* 1. Secular, worldly. 2. Sublunary. *Spiritual.*

TEMPORARY, *a.* 1. Transient, transitory. 2. Fleeting. *Permanent.*

TENDENCY, *n.* 1. Inclination, propensity, proneness. 2. Drift, scope. 3. Aim.

TENDER, *a.* 1. Kind, compassionate, mild, lenient, sympathetic. 2. Delicate, soft. 3. Womanly, effeminate. 4. Feeble, infantile. 5. Pathetic. 6. Sensitive. *Tough, callous.*

TENDERNESS, *n.* Affection, benignity, fondness, humanity. *Rough.*

TENET, *n.* Doctrine, dogma, opinion, position, principle.

TERM, *n.* 1. Boundary, limit. 2. Condition, stipulation. 3. Expression, word.

TERMS, *n.* Expressions, words, language.

TERMINATE, *v.* Complete, finish, end, close.

TERRIBLE, *a.* Dreadful, fearful, frightful, terrific, horrible, shocking. *Delightful.*

TERRITORY, *n.* Country, domain, land.

TERROR, *n.* Alarm, apprehension, consternation, dread, fear, fright. *Pleasure.*

TERSE, *a.* Compact, concise, pithy, sententious. *Verbose.*

TEST, *n.* Criterion, experiment, trial, experience, proof, standard.

TESTIFY, *v.* Declare, prove, signify, witness.

TESTIMONY, *n.* Evidence, proof.

TEXT, *n.* 1. Verse, passage, sentence, paragraph. 2. Topic, subject, theme. 3. Body.

THANKFUL, *a.* Grateful. *Ungrateful.*

THAT, *conj.* Which.

THEORY, *n.* Speculation.

THEREFORE, *ad.* Accordingly, hence, so, consequently, then, thence, wherefore.

THICK, *a.* Dense, close, not thin. *Slender.*

THINK, *v.* Cogitate, conceive, consider, contemplate, deliberate, imagine, meditate, opine, ponder, surmise.

THIRSTY, *a.* 1. Dry, parched. 2. Eager, longing, craving, greedy.

THOUGH, *conj.* Although, while.

THOUGHT, *n.* Cogitation, conception, conceit, contemplation, deliberation, fancy, idea, imagination, meditation, notion, reflection, supposition.

THOUGHTFUL, *a.* Anxious, attentive, careful, circumspect, considerate, contemplative, deliberate, discreet, reflective, solicitous, wary. *Thoughtless.*

THOUGHTLESS, *a.* Careless, gay, inconsiderate, foolish, hasty, indiscreet, unreflective. *Thoughtful.*

THRIVE, *v.* 1. Succeed, prosper. 2. Improve, flourish, grow, advance. *Unsuccessful.*

THRONG, *n.* Multitude, crowd, horde, host.

THROUGH, *prep.* By, with.

THROW, *v.* Cast, fling, hurl, toss.

THWART, *v.* 1. Balk, defeat, oppose, obstruct, frustrate. 2. Cross, traverse. *Aid.*

TIME, *n.* Age, date, duration, epoch, era, period, season.

TIMELY, *a.* Prompt, punctual, opportune, seasonable. *Untimely.*

TIMIDITY, *n.* 1. Bashfulness, coyness, diffidence, sheepishness. 2. Timorousness, cowardice, pusillanimity. *Audacity.*

TINY, *a.* Small, little, puny, diminutive. *Great, large.*

TIRED, *a.* Fatigued, harassed, jaded, wearied. *Unwearied.*

TIRESOME, *a.* Tedious, wearisome.

TITLE, *n.* 1. Name, appellation, designation, cognomen. 2. Right. 3. Inscription.

TOAST, *n.* 1. Toasted bread. 2. Pledge, health. 3. Sentiment.

TOKEN, *n.* Indication, mark, note, sign, symptom.

TOLERATE, *v.* Admit, allow, suffer, permit.

TOLERANCE, *n.* Toleration, sufferance, endurance. *Unendurable.*

TOO, *ad.* Also, besides, likewise.

TORMENT, *v.* 1. Tease, plague, provoke, worry, harrass, tantalize. 2. Distress, agonize, torture, rack. *Appease.*

TORTURE, *v.* *See Torment.*

TORTUOUS, *a.* Tormenting, twisted, winding. *Easy.*

TOTAL, *a.* Complete, entire, whole, gross.

TOUCH, *n.* Contact, proof, test, feeling.

TOUCHING, *a.* Tender, moving, pathetic, affecting, melting.

TOUGH, *a.* 1. Adhesive, cohesive, tenacious. 2. Hardy, strong, firm. 3. Stubborn, obdurate, refractory. *Tender, brittle.*

TOUR, *n.* Circuit, excursion, ramble, jaunt, round, trip.

TOY, *n.* 1. Bubble, trifle, bagatelle. 2. Plaything, trinket, gimcrack.

TRACE, *n.* Mark, track, vestige, footstep.

TRACE, *v.* 1. Deduce, derive. 2. Sketch, follow.

TRADE, *n.* 1. Avocation, business, calling. 2. Dealing, employment, occupation, traffic.

TRADUCE, *v.* 1. Calumniate, villify, defame, decry, degrade, depreciate, detract, disparage. 2. Censure, condemn.

TRANQUILLITY, *n.* Calmness, quiet, repose, peace, placidness, serenity. *Tempest.*

TRANSACT, *v.* Conduct, negotiate, manage.

TRANSCEND, *v.* Excel, exceed, surpass, outdo.

TRANSIENT, *v.* Fleeting, short, momentary. *Permanent.*

TRANSPARENT, *a.* Clear, pellucid, pervious, translucent, transpicuous. *Dark.*

TRANSPIRE, *v.* 1. Occur, happen. 2. Come out, be disclosed. 3. Exhale, evaporate.

TRANSPORT, *n.* 1. Ecstacy, rapture. 2. Rage. *Tranquillity.*

TRAVELER, *n.* Tourist, passenger, itinerant, voyager, pilgrim.

TREACHEROUS, *a.* Faithless, perfidious, insidious, false. *Faithful.*

TREACHERY, *n.* Treason, perfidy, disloyalty, perfidiousness. *Loyalty.*

TREASONABLE, *a.* Traitorous, treacherous. *Faithful.*

TREAT, *n.* Entertain, negotiate, feast.

TREMENDOUS, *a.* Dreadful, terrible, horrible, frightful, alarming, awful, appalling.

TREPIDATION, *n.* Agitation, emotion, tremor, trembling. *Calm.*

TRESPASS, *n.* 1. Offend, transgress, sin. 2. Intrude, infringe, encroach.

TRIAL, *n.* 1. Attempt, effort, endeavor, experiment, examination, proof, test. 2. Temptation.

TRIBUNAL, *n.* 1. Bar, court, judicatory. 2. Bench.

TRICK, *n.* Artifice, cheat, deception, fraud, finesse, imposture, sleight, stratagem.

TRIFLING, *a.* Futile, frivolous, inconsiderable, light, petty, unimportant.

TRIM, *v.* 1. Lop, clip, shear. 2. Arrange, adjust. 3. Deck, decorate, adorn, garnish, ornament, embellish.

TRIP, *n.* Excursion, jaunt, tour, ramble.

TRIUMPHANT, *a.* Victorious, successful, conquering.

TROTH, *n.* 1. Faith, fidelity, belief. 2. Truth.

TROUBLE, *n.* Adversity, affliction, anxiety, distress, sorrow, vexation. *Happiness.*

TROUBLE, *v.* Disturb, grieve.

TROUBLESOME, *a.* Annoying, disturbing, harassing, importunate, irksome, perplexing, teasing.

TRUE, *a.* Honest, plain, upright, sincere. *Treacherous.*

TRUCE, *n.* 1. Cessation, intermission. 2. Armistice.

TRUST, *n.* Belief, credit, confidence, faith, hope. *Suspicion.*

TRUSTEE, *n.* Agent, depositary, fiduciary.

TRUTH, *n.* Faithfulness, fidelity, honesty, veracity. *Falsification.*

TRY, *v.* Attempt, endeavor, essay, test, examine. *Surrender.*

TUG, *v.* Hale, haul, pluck, pull.

TUITION, *n.* Schooling, instruction, teaching, education.

TUMBLE, *v.* Drop, fall, rumple, sink, turn over.

TUNE, *n.* 1. Air, strain, melody. 2. Concord, harmony.

TURBID, *a.* Roily, unsettled, thick, muddy, foul. *Clear.*

TURBULENT, *a.* Mutinous, riotous, seditious, tumultuous, violent. *Quiet.*

TURMOIL, *n.* Disturbance, uproar, commotion, tumult. *Peace.*

TURN, *n.* Bent, cast, gyration, meander.

TURN, *v.* Bend, circulate, contort, distort, gyrate, revolve, twist, wind, wheel, whirl.

TURNCOAT, *n.* *See Renegade.*

TURPITUDE, *n.* Wickedness, baseness, depravity, vileness. *Moral.*

TUTOR, *n.* Governess, instructress, governante.

TWADDLE, *n.* Stuff, nonsense, tattle, gossip, balderdash, moonshine. *Sense.*

TWEEDLE, *v.* Coax, allure, entice, decoy. *Command.*

TWILIGHT, *n.* Dim light, dusk.

TWINE, *v.* Encircle, embrace, entwine. *Untwine.*

TWINGE, *v.* Pinch, pull, twitch, tweak.

TWINGE, *n.* Pang, grip, twitch, spasm.

TWIT, *v.* Taunt, blame, reproach. *Commend.*

TYPE, *n.* 1. Printing character. 2. Kind, form, sort. 3. Exemplar, original, model. 4. Mark, symbol, sign, token, emblem.

TYRO, *n.* Learner, beginner, novice.

U.

UGLINESS, *n.* 1. Homeliness, plainness. 2. Hideousness, frightfulness. *Beauty.*

UGLY, *a.* 1. Plain, homely, ordinary, unsightly. 2. Horrid, hideous, shocking. *Comely, pretty, handsome.*

ULTIMATE, *a.* Final, last, eventual, extreme.

UMPIRE, *n.* Judge, referee, arbitrator, arbiter.

UNACCEPTABLE, *a.* Unwelcome, displeasing, unpalatable. *Acceptable.*

UNADORNED, *a.* Undecorated, ungarnished, not embellished, not bedecked. *Ornate.*

UNBECOMING, *a.* Improper, unsuitable, indecorous, unseemly. *Becoming.*

UNBELIEF, *a.* Disbelief, infidelity, skepticism. 2. Incredulity, distrust. *Belief.*

UNBLEMISHED, *a.* Pure, clean, spotless, sinless, guileless, immaculate. *Blemished.*

UNBOUNDED, *a.* Boundless, illimitable, infinite, interminable, unlimited.

UNCEASINGLY, *ad.* Always, constantly, continually, ever, perpetually.

UNCERTAIN, *a.* Doubtful, precarious, dubious, equivocal. *Certain.*

UNCHANGEABLE, *a.* Immutable, unalterable. *Change.*

UNCIVIL, *n.* Impolite, ungracious, uncourteous, rude. *Polite, civil, accomplished.*

UNCOMMON, *a.* Choice, unfrequent, rare, scarce, singular, unique. *Common.*

UNCONGENIAL, *a.* 1. Unsuited, disagreeable. 2. Dissimilar. *Congenial.*

UNCONCERNED, *a.* Cool, unaffected, indifferent, careless, apathetic, nonchalant. *Concerned.*

UNCOVER, *v.* 1. Discover, reveal, disclose. 2. Strip, lay bare. *Conceal.*

UNDAUNTED, *a.* Fearless, brave, bold, manful, resolute, intrepid. *Weak.*

UNDENIABLE, *a.* Evident, obvious, undisputable, incontrovertible, irrefragable.

UNDER, *prep.* Below, beneath, inferior, lower, subjacent, subject.

UNDERSTANDING, *n.* 1. Mind, intellect, reason, sense. 2. Notion, idea, judgment, knowledge. 3. Agreement.

UNENDURABLE, *a.* Intolerable. *Tolerate.*

UNDETERMINED, *a.* Doubtful, fluctuating, hesitating, irresolute, unsteady, vascillating, wavering. *Resolute.*

UNFAITHFUL, *a.* False, treacherous, faithless, recreant, perfidious, dishonest, disloyal. *Faithful.*

UNFIT, *a.* 1. Inapt, inappropriate, unsuitable. 2. Incapable, unqualified. *Competent, convenient.*

UNFOLD, *v.* Develop, display, open, divulge, expand, reveal, unravel. *Conceal.*

UNGUARDED, *a.* 1. Thoughtless, careless. 2. Undefended, naked, unprotected. *Guarded.*

UNGRATEFUL, *a.* Unpleasing, thankless. *Thankful.*

UNHANDY, *a.* 1. Inconvenient. 2. Clumsy, bungling, awkward, maladroit. *Skillful.*

UNHAPPY, *a.* 1. Afflicted, distressed, wretched, miserable. 2. Disastrous, hard, severe. *Happiness.*

UNHEALTHY, *a.* Diseased, sickly, infirm, invalid. *Healthy.*

UNIFORM, *a.* 1. Regular, unvarying, alike, undeviating. 2. Consonant.

UNKIND, *a.* Harsh, unamiable, unfriendly, cruel. *Kind.*

UNIMPORTANT, *a.* Inconsiderable, immaterial, insignificant, trifling, petty, trivial. *Weighty.*

UNISON, *n.* Accordance, agreement, concord, harmony, melody. *Disagree.*

UNLAWFUL, *a.* Illegal, unlicensed, illicit. *Legal, lawful.*

UNLEARNED, *a.* Ignorant, illiterate, uneducated, unlettered. *Learned.*

UNLIKE, *a.* Different, dissimilar, distinct. *Similar.*

UNLIMITED, *a.* Boundless, illimitable, infinite, unbounded. *Limited.*

UNMERCIFUL, *a.* Callous, cruel, hard-hearted, merciless, severe. *Merciful.*

UNQUESTIONABLE, *a.* Indisputable, undeniable, certain, obvious, incontestable, indubitable, irrefragable. *Questionable.*

UNRAVEL, *v.* Develop, disentangle, extricate, unfold. *Twine.*

UNREAL, *a.* Shadowy, imaginary, insubstantial, visionary, ghostly, spectral. *Real.*

UNRELENTING, *a.* Unpitying, relentless, rigorous, inexorable, harsh, cruel, merciless. *Tender.*

UNRULY, *a.* Ungovernable, mutinous, seditious, insubordinate, turbulent. *Obedient.*

UNSEEN, *a.* Invisible, undiscovered, not seen. *Visible.*

UNSETTLED, *a.* 1. Vacillating, uncertain, unsteady, wavering, restless. 2. Turbid. 3. Undetermined. *Resolute.*

UNSPEAKABLE, *a.* Unutterable, inexpressible, ineffable.

UNSKILLFUL, *a.* Ignorant, wanting art or knowledge. *Skillful.*

UNSOCIAL, *a.* Unsociable, unkind. *Sociable.*

UNSTABLE, *a.* 1. Fickle, inconstant, mutable, vacillating. 2. Fluctuating. *Stable.*

UNTIMELY, *a.* Premature, inopportune, unseasonable. *Timely.*

UNSUCCESSFUL, *a.* Unfortunate, unlucky. *Success.*

UNTWINE, *v.* Untwist, unwind. *Twine.*

UNWEARIED, *a.* Indefatigable, not weary, fresh. *Tired.*

UNWILLING, *a.* Reluctant, loath, indisposed, disinclined. *Willing.*

UPBRAID, *v.* Blame, censure, reprove, condemn, stigmatize, taunt. *Commend.*

UPRIGHT, *a.* 1. Erect. 2. Honest, bold. *Stoop.*

UPROAR, *n.* Commotion, hubbub, disturbance, clamor, tumult. *Calm.*

URBANITY, *n.* Civility, courtesy, politeness, suavity. *Incivility.*

URGE, *v.* 1. Instigate, incite, stimulate, spur. 2. Solicit, entreat. 3. Impel, push, drive. *Hinder.*

URGENT, *a.* Importunate, pressing, cogent. *Unimportant.*

USAGE, *n.* 1. Habit, practice, custom. 2. Treatment. *Unusual.*

USE, *v.* 1. Employ. 2. Consume, exhaust, expend. 3. Exercise, practice. 4. Accustom, inure. *Abuse.*

USEFUL, *a.* Helpful, serviceable, good, convenient, profitable. *Futile.*

USUALLY, *adv.* Regularly, ordinarily, generally, habitually. *Unusual.*

USELESS, *a.* Fruitless, ineffectual, vain. *Useful.*

UTILITY, *n.* Use, service, usefulness, avail, benefit, profit. *Worthless.*

UTTERLY, *adv.* Wholly, completely, fully, totally. *Partly.*

UTTERMOST, *a.* 1. Utmost, greatest. 2. Extreme, farthest.

UNUSUAL, *a.* Rare, uncommon. *Usually.*

UNWELCOME, *a.* 1. Unacceptable. 2. Displeasing. *Welcome.*

V.

VACANT, *a.* 1. Empty, unfilled, void. 2. Thoughtless. *Filled.*

VACANCY, *n.* 1. Chasm. 2. Emptiness, vacuity.

VACATE, *v.* 1. Make empty, void, annul. 2. Leave. *Occupy.*

VAGUE, *a.* Indefinite, uncertain, dim, doubtful, obscure. *Definite.*

VAIN, *a.* 1. Inflated, conceited, overweening, ostentatious. 2. Useless, fruitless. *Modest.*

VALEDICTION, *n.* Taking leave, farewell.

VALID, *a.* Sound, just, logical, sufficient, grave. *Invalid.*

VALUABLE, *a.* Costly, precious, worthy, estimable. *Worthless.*

VALUE, *n.* Account, appreciation, estimation, price, rate, worth.

VALUE, *v.* Appraise, assess, calculate, appreciate, compute, esteem, estimate, regard, respect.

VANITY, *n.* Arrogance, conceit, pride, haughtiness. *Modesty.*

VANQUISH, *v.* Beat, overcome, quell, conquer, subdue, confute, defeat, subjugate. *Yield.*

VAPID, *a.* 1. Insipid, flat, spiritless. 2. Dull, tame, prosy. *Spirited.*

VARIABLE, *a.* Changeable, capricious, fickle, unsteady, versatile, wavering. *Unchangeable.*

VARIANCE, *n.* Discord, strife, discussion. *Unison.*

VARIATION, *n.* 1. Difference, deviation, diversity. 2. Change, mutation. *Unchangeable.*

VARIETY, *n.* 1. Difference, diversity. 2. Multiplicity.

VARIOUS, *a.* 1. Different, several, sundry, many. 2. Diversified.

VAUNTING, *n.* Boasting, ostentation, parade, vain glory. *Modest.*

VEER, *v.* Turn, shift, change course.

VEGITATE, *v.* Spring, grow, shoot, germinate.

VEHEMENT, *a.* 1. Passionate, violent, furious. 2. Earnest, fervid. 3. Forcible, strong. *Gentle.*

VELOCITY, *n.* Speedy, rapidity, swiftness, fleetness.

VENERATE, *v.* Honor, respect, revere, adore. *Rude.*

VERACITY, *n.* Candor, truthfulness, honesty. ingenuousness. *Mendacity.*

VERBAL, *a.* 1. Literal. 2. Unwritten, oral, spoken, parole. *Written.*

VERBOSE, *a.* Diffuse, wordy, windy, prolix. *Succinct, terse, concise.*

VESTIGE, *n.* Mark, trace, track, footstep.

VEXATION, *n.* 1. Annoyance, trouble, torment. 2. Displeasure. *Pleasure.*

VICE, *n.* Wickedness, crime, sin, moral ill. *Virtue.*

VICINITY, *n.* 1. Neighborhood. 2. Proximity, nearness.

VICISSITUDE, *n.* Change, variation, revolution.

VIEW, *n.* 1. Scene, vista, prospect. 2. Picture, sketch. 3. Sight, inspection. 4. Opinion.

VIGILANT, *a.* Watchful, circumspect. *Heedless.*

VIGOROUS, *a.* 1. Strong, energetic. 2. Healthy, sound. 3. Racy, pointed. *Weak.*

VIOLENT, *a.* 1. Fierce, hot. 2. Vehement, boisterous, furious, impetuous, turbulent, vehement. 3. Sharp, intense. *Gentle.*

VILE, *a.* 1. Wicked, knavish. 2. Low, base, mean, foul.

VINDICATE, *v.* Clear, defend, protect, justify.

VIRTUE, *n.* 1. Goodness, integrity, worth. 2. Power, efficacy. *Vice.*

VIRTUOUS, *a.* 1. Pure, chaste. 2. Good, righteous, exemplary. *Bad.*

VISIBLE, *a.* 1. Patent, apparent, evident, obvious. 2. Perceptible. *Unseen.*

VISIONARY, *a.* Enthusiastic, fantastical, fanatical, imaginary.

VISITATION, *n.* 1. Affliction, trouble, dispensation. 2. Inspection.

VITAL, *a.* Necessary, essential, indispensable.

VITIATE, *v.* Contaminate, pollute, defile, infect, sophisticate, taint. *Cleanse.*

VIVID, *a.* Active, bright, clear, lively, lucid, quick, sprightly, striking. *Dull.*

VOLATILE, *a.* 1. Fickle, flighty, giddy, 2. Evaporable. *Steady.*

VOLATILITY, *n.* Flightiness, giddiness, levity, lightness, liveliness. *Steadiness.*

VOLUBLE, *a.* Glib, wordy, fluent, loquacious.
VOLUPTUOUS, *a.* Sensual, epicurean, luxurious.
VOLUPTUARY, *n.* Epicure, sensualist.
VOUCH, *v.* 1. Attest, warrant, avouch. 2. Back, support.
VULGAR, *a.* 1. Base, low, mean, coarse, vile. 2. Cant, inelegant. *Elegant.*
VULGARITY, *n.* Coarseness, grossness, meanness, rudeness, vileness. *Refined.*

W.

WAG, *n.* Humorist, joker, jester, wit.
WAGES, *n. pl.* Pay, salary, hire, compensation, stipend, earnings.
WAKEFUL, *a.* Sleepless, vigilant, watchful, wary.
WALK, *n.* Carriage, gate, path.
WALK, *v.* Perambulate.
WANDER, *v.* 1. Stray, swerve, digress, deviate. 2. Stroll, ramble, roam.
WANT, *n.* 1. Need. 2. Poverty, indigence. 3. Lack, dearth, scarcity. *Sufficient.*
WARES, *n.* Commodities, goods, merchandise.
WARINESS, *n.* Care, caution, circumspection, forethought, prudence. *Heedless.*
WARLIKE, *a.* 1. Hostile, inimical. 2. Military, bellicose. *Peaceful.*
WARM, *a.* 1. Genial, pleasant, sunny. 2. Not cold. 3. Fervent. 4. Excited. *Cool, cold.*
WARMTH, *n.* 1. Glow. 2. Zeal, vehemence, ardor, fervor.
WARNING, *n.* 1. Monition, admonition. 2. Notice. 3. Caution.
WARY, *a.* Vigilant, cautious, discreet, guarded. *Negligent.*
WASTE, *v.* 1. Loss, consumption. 2. Refuse. 3. Pillage, ruin, destruction, devastation.
WASTEFUL, *a.* 1. Destructive. 2. Profuse, lavish, extravagant. *Frugal.*
WATCHFUL, *a.* Vigilant, careful, wary, circumspect, alert. *Heedless.*
WAVE, *n.* Ripple, undulation, swell, surge, billow, breaker.
WAVER, *v.* 1. Fluctuate, vacillate. 2. Flicker, wave. *Steadfast.*
WAY, *n.* 1. Path, route, course, road. 2. Mode, method.
WAYWARD, *a.* Froward, perverse, obstinate, willful, headstrong, stubborn.
WEAK, *a.* 1. Feeble, languid, weakly. 2. Frail, sickly. *Potent, strong.*
WEAKEN, *v.* 1. Debilitate, unnerve, enfeeble. 2. Lower, reduce. *Nerve, invigorate.*
WEAKNESS, *n.* Debility, effeminacy. *Strong.*
WEALTH, *n.* Abundance, fortune, affluence, riches, treasure, opulence. *Poverty.*
WEARINESS, *n.* Exhaustion, languor, lassitude, fatigue.
WEARY, *a.* Annoy, fatigue, harass, jade, subdue, tire, vex. *Unweary.*
WEDDING, *n.* Bridal, espousals, marriage, nuptials.
WEDLOCK, *n.* Marriage state, matrimony.
WEE, *a.* Small, little, diminutive, pigmy, tiny. *Large, great.*
WEIGHT, *n.* 1. Gravity, ponderosity. 2. Burden, load. 3. Influence, importance.
WEIGHTY, *a.* Momentous, important. *Unimportant.*
WELCOME, *a.* 1. Pleasing, acceptable, agreeable, gratifying. 2. Admitted with pleasure. *Unwelcome.*
WELFARE, *n.* Weal, well-being, success, prosperity.
WHEREFORE, *adv.* and *conj.* Why.
WHET, *v.* 1. Stimulate, quicken, excite, arouse, kindle. 2. Sharpen.
WHIMSICAL, *a.* Capricious, fantastical, fanciful.
WHITEN, *v.* Bleach, etiolate, fade, blanch.
WHOLE, *a.* All, sum, totality. *Part.*
WICKED, *a.* 1. Bad, ill, evil, iniquitous. 2. Sinful, vicious, impious. *Virtuous.*
WILLINGLY, *ad.* Spontaneously, voluntarily, readily.
WILY, *a.* Crafty, artful, sly, cunning, insidious, subtle, snaky. *Ingenuous.*
WIN, *v.* 1. Gain, get, obtain, acquire, earn, achieve. 2. Gain over. *Lose.*
WINCE, *v.* Shrink, flinch, startle.
WINDING, *a.* Meandering, serpentine, flexuous, sinuous. *Straight.*
WINDY, *a.* Breezy, stormy, gusty, tempestuous, blustering. *Calm.*
WISDOM, *n.* 1. Sagacity, sense, judgment. 2. Learning, knowledge. 3. Reasonableness. *Ignorance.*
WISE, *a.* 1. Sage, sensible, judicious. 2. Erudite. 3. Sly, subtle, knowing.
WIT, *n.* Burlesque, contrivance, humor, irony, ingenuity, stratagem.
WITH, *prep.* By, through.
WITHDRAW, *v.* 1. Recant, disavow. 2. Remove. 3. Disengage, wean.
WITHDREW, *v.* Go back, recede, retire, retreat, retrogade, take back.
WITHHOLD, *v.* 1. Retain. 2. Restrain.
WITHIN, *n.* Inside, interior. *Surface.*
WITHSTAND, *v.* Oppose, thwart, resist.
WITNESS, *n.* Deponent, evidence, testimony.
WONDER, *n.* 1. Marvel, prodigy, miracle. 2. Surprise, amazement. 3. Curiosity.
WONDERFUL, *a.* Admirable, astonishing, curious, marvelous, strange, surprising.
WONTED, *a.* Usual, habitual, accustomed, common, frequent.
WOOD, *n.* 1. Copse, grove, forest. 2. Timber.
WORD, *n.* Expression, promise, term.
WORKER, *n.* 1. Performer. 2. Operative, laborer, workman, artificer.
WORSHIP, *n.* Adore, honor, revere.
WORTH, *n.* Desert, excellence, merit, price, rate, value. *Worthless.*
WORTHLESS, *a.* Valueless, degraded. *Worth.*
WORTHY, *a.* 1. Good, excellent, estimable, virtuous. 2. Deserving. *Unworthy.*
WRETCHED, *a.* 1. Poor, bad, vile, pitiful. 2. Calamitous. 3. Forlorn, unhappy, miserable. *Happy.*
WRITTEN, *a.* Penned, inscribed, transcribed, reduced to writing. *Verbal.*
WRITER, *n.* 1. Author. 2. Scribe, clerk, secretary, amanuensis. 3. Penman.
WRONG, *v.* Maltreat, injure, abuse, oppress.
WRONG, *a.* Untrue, faulty, not fit, unsuitable, unjust. *Just.*
WRONG, *n.* Injustice, error, injury. *Justice.*
WRONGLY, *adv.* Wrong, amiss, erroneously.
WROUGHT, *pp.* Done, performed, effected.
WRY, *a.* Crooked, askew, distorted, twisted, turned. *Strait.*

X.

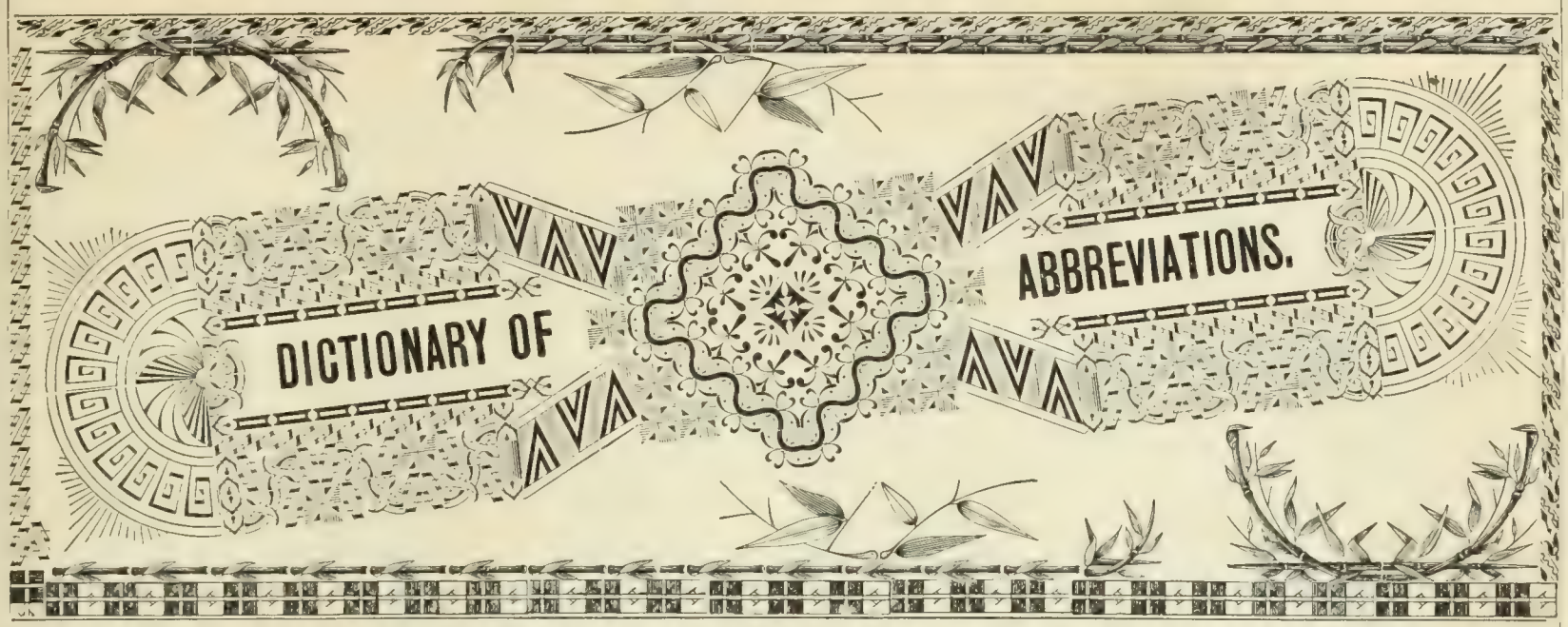
XERES, *n.* Sherry.
XIPHOID, *a.* Swordlike, ensiform.
XYLOGRAPHY, *n.* Wood-engraving.

Y.

YEARLY, *adv.* Annually, per annum.
YELLOW, *a.* Fulvid, fulvous, golden.
YEOMAN, *n.* Farmer, freeholder, commoner.
YET, *conj. or ad.* But, however, nevertheless, notwithstanding, still, hitherto, further, besides.
YIELD, *v.* Allow, cede, communicate, comply, conform, concede, give, produce, permit, resign, surrender. *Take.*
YIELD, *n.* Crop, product.
YIELDING, *a.* Compliant, submissive, facile, unresisting, accommodating. *Stubborn.*
YOKE, *n.* 1. Link, chain, tie, bond. 2. Servitude, dependence, bondage, subjection, thralldom.
YOKE, *v.* Associate, join, link, couple, conjoin.
YOUTH, *n.* 1. Lad, boy, stripling. 2. Young men, young women. 3. Juniority, minority, juvenility, adolescence. *Old.*

Z.

ZANY, *a.* Clown, buffoon, harlequin, punch, fool.
ZEAL, *n.* Earnestness, fervor, cordiality, ardor, passion.
ZEALOT, *n.* Enthusiast, bigot, fanatic, visionary.
ZEALOUS, *a.* Earnest, fervid, glowing, burning, passionate.
ZENITH, *n.* Top, apex, summit, pinnacle.
ZEPHYR, *n.* 1. Breeze. 2. West wind. *Calm.*
ZERO, *n.* Cipher, naught, nothing.
ZEST, *n.* Flavor, taste, savor, relish.
ZONE, *n.* 1. Girdle, belt. 2. Clime, region.



IN formal letters and notes, few abbreviations, except those of social and scholastic titles are permissible, as they imply haste. In familiar and business letters they may be used more freely, but care should be taken to use only such as are authorized and readily understood.

Scholastic degrees, (D. D., M. D., etc.,) are always abbreviated. Abbreviations are not allowable in addressing officers of high rank, a President, Governor, etc., for example. It must be remembered that abbreviations allowed in catalogues, on titles of books and elsewhere are inadmissible in addressing letters. All of the following abbreviations are authorized, although many of them are rarely if ever given.

NOTE.—Few abbreviations of cities are allowable in superscriptions, as is also the case in foreign correspondence and foreign countries, they should generally be written in full.

A.@. At or to (mercantile).
A.A.G. Assistant Adjutant-General.
A.A.P.S. American Association for the promotion of science.
A.A.S. Fellow of the American Academy.
A.A.S.S. Member of the American Antiquarian Society.
A.B. Bachelor of Arts.
Abb. Abbott, Abbess.
Abbr. Abbreviated.
A.B.C.F.M. American Board of Commissioners for Foreign Missions.
Abp. Archbishop.
Abr. Abridgment.
A.C. Before Christ, *Ante Christum.*
A.C. Archchancellor.
Acct. a/c. Account.
A.C.G.S. Assistant C. G. S.
A.C.S. American Colonization Society.
A.D. In the Christian era, *Anno Domini.*
A.D.C. Aide-de-camp.
Ad. Advertisement.
Adj. Adjective.
Adjt. Adjutant.
Adjt.-Gen. Adjutant-General.
Ad lib. At pleasure, *Ad libitum.*
Adm. Admiral; Admiralty.
Adm. Ct. Admiralty Court.
Admr. Administrator.
Admx. Administratrix.
Adv. Advocate.
Ad v. At (or on) the value, *Ad valorem.*
Adv. Adverb.
A. Eng. Assistant Engineer.
Æt. Of age; Aged, *Ætatis.*
A.F.&A.M. Ancient Free and Accepted Masons.
A.F.B.S. American and Foreign Bible Society.
A.G. Adjutant General.
Agr. Agriculture.
A.G.S.S. American Geographical and Statistical Society.
Agt.—Agent.
A.H. In the year of the Hegira.
A.H.M.S. American Home Missionary Society.
A.I.G. Assistant Inspector General.
Al. Alley.
Ala. Alabama.
Alas. Alaska Territory.
Ald. Alderman.
Alex. Alexander.
Alg. Algebra.
Alt. Altitude.
A.M. In the year of the world.
A.M. Master of Arts.
A.M. Before noon.
Am. American.
Amb. Ambassador.
Amer. American.
AMM. Amalgamation.
Amt. Amount.
An. In the year, *Anno.*
An.A.C. In the year before Christ, *Anno ante Christum,*
Anat. Anatomy.
Anc. Ancient; Anciently.
And. Andrew.
Ang.-Sax. Anglo-Saxon.
Anon. Anonymous.
Ans. Answer.
Anth. Anthony.
A.O.S.S. Member of the American Oriental Society.
Ap. Apostle; Appius.
Ap. In the writings of; As quoted by, *Apud.*
A.P.M. Assistant Paymaster.
Apoc. Apocalypse.
App. Appendix.
Apr. April.
A.Q.M. Assistant Quartermaster.
A.Q.M.G. Assistant Quartermaster-General.
A.R. Queen Anne, *Anna Regina.*
A.R. Year of the reign.
A.R.A. Associate of the Royal Academy.
Arch. Architecture.
Arg. By an argument drawn from such a law.
Arith. Arithmetic.
Ariz. Ter. Arizona Territory.
Ark. Arkansas.

A.R.R. In the year of the reign of the king.
A.R.S.S. Fellow of the Royal Society of Antiquaries.
Art. Article.
A.S. or Assist. Sec. Assistant Secretary.
A.S.A. American Statistical Association.
Asst. Assistant.
Asst. Surg. Assistant Surgeon.
A.S.S.U. American Sunday-School Union.
Astrol. Astrology.
Astron. Astronomy.
A.T. Arch-Treasurer.
A.T.S. American Tract Society.
Ats. At suit of.
Atty. Attorney.
Atty.-Gen. Attorney-General.
A.U.A. American Unitarian Association.
Aub. Theol. Sem. Auburn Theological Seminary.
A.U.C. In the year of Rome.
Aug. August.
Aur. Gold, *Aurum*.
Auth. Ver. Authorized Version (of the Bible).
Av. Average; Avenue.
Avoir. Avoirdupois.
A.Y.M. Ancient York Masons.
b. Born.
B.A. Bachelor of Arts.
B.A. British America.
Bal. Balance.
Balt. Baltimore,
Bar. Barrel; Barleycorn.
Bart. or Bt. Baronet.
Bbl. Barrel.
B.C. Before Christ.
B.C. Bachelor of the Classics.
B.C.I. Bachelor of Civil Law.
B.D. Bachelor of Divinity.
Bd. Bound.
Bds. or bds. Boards (binding).
B.E. Bachelor of the Elements.
Benj. Benjamin.
Bk. Book.
B. Lit. Bachelor of Letters.
B.LL. Bachelor of Laws.
Bl., Bls. Barrel, Barrels.
B.M. Bachelor of Medicine.
B. Mus. Bachelor of Music.
Bor. Borough.
Bost. Boston.
Bot. Botany.
Bp. Bishop.
B.R. The King's or Queen's Bench.
Brig. Brigade; Brigadier.
Brig.-Gen. Brigadier-General.
Brit. British; Britain.
Brit. Mus. British Museum.
Bro. Bros. Brother; Brothers.
Br. Univ. Brown University.
Brus. Brussels.
B.S. Bachelor of Science.
Bu., Bush. Bushel.
B.V. Blessed Virgin.
B.V. Farewell.
B.V.M. Blessed Virgin Mary.
C., Ch. or Chap. Chapter; Consul.
C. or Cent. A hundred, *Centum*.
C.A. Commercial Agent,
cæt. par. Other things being equal, *Cæteris paribus*.
Cad. Eng. Cadet Engineer.
Cal. California; Calends; Calendar.
Cam. Cambridge.
Can. Canon; Canada.
Cant. Canticles.
Cap, or c. Chapter, *Caput, capitulum*.
Caps. Capitals,
Capt. Captain.
Capt.-Gen. Captain-General.
Card. Cardinal.
C.A.S. Fellow of Connecticut Academy, *Conn. Academiæ Socius*.
Cash. Cashier.
ca. resp., ca. sa. A legal writ.
Cath. Catharine.
Cath. Catholic.
Cath. Inst. Catholic Institute.
C.B. Companion of the Bath.
C.B. Common Bench.
C.C. County Clerk; County Commissioner.
C.C. Caius College; Account Current.
C.C. Chancellor Commander; Consular Clerk.
C.C.C. Corpus Christi College.
C.C.P. Court of Common Pleas.
C.E. Civil Engineer; Canada East.
Cel. or Celt. Celtic.
Cen. Century; Centennial.
Cf., or cf. Compare, *Confer*.
C.G. Commissary-General; Consul-General.
C.G.S. Commissary-General of Subsistence.
C.H. Court-house.
Ch. Church; Chapter; Charles; Chaldron.
Chamb. Chamberlain.
Chanc. Chancellor.
Chap. Chapter; Chaplain.
Chas. Charles.
Chem. Chemistry.
Chf. E. Chief Engineer,
Chf. Con. Chief of Construction.
Chf. Med. Pur. Chief Medical Purveyor.
Chf. Ord. Chief of Ordnance.
Chr. Christopher.
Chron. Chronicles.
Cin. Cincinnati.
C.J. Chief Justice.
Cl. Clergyman.
Cld. Cleared.
Clk. Clerk.
C.M. Vincentians or Lazarists.
C.M. Mastery in Surgery.
C.M. Common Meter.
C.M.G. Companion of the Order of St. Michael and St. George.
Co. Company; County.
Coad. Coadjutor.
Coad. Bp. Coadjutor Bishop.
Coad. Cum jure suc. Coadjutor with right of succession.
C.O.D. Cash (or collect) on delivery.
Col. Colonel; Colossians; Colorado.
Coll. Collector; Colloquial; College; Collection.
Colo. Colorado.
Com. Commerce; Committee; Commentary; Commissioner; Commodore; Community.
Com. Arr. Committee of Arrangements.
Comdg. Commanding.
Comdt. Commandant.
Comm. Commentary.
Commo. Commodore.
Comp. Compare; Compound.
Com. Ver. Common Version (of the Bible).
Con. Against; In opposition, *Contra*.
Con. Cr. Contra, Credit.
Con. Convent.
Conch. Conchology.
Cong. Congress; Congregation; Congregationalist.
Conj., or conj. Conjunction.
Conn., or Ct. Connecticut.
Const. Constable; Constitution.
Cont. Contra.
Conv. Convent.
Cor. Corinthians; Corner.
Corol. Corollary.
Cor. Sec. Corresponding Secretary.
C.P. Common Pleas.
C.P. Court of Probate.
C.P.S. Keeper of the Privy Seal.
C.R. Keeper of the Rolls.
Cr. Creditor; Credit.
Crim. Con. Criminal Conversation or Adultery.
C.S. Court of Sessions; Commissary of Subsistence.
C.S. Keeper of the Seal.
C.S.O. Chief Signal Officer.
Ct., cts. Cent; Cents; Connecticut.
C. Theod. In the Theodosian Code.
C.W. Canada West.
Cwt. Hundred weight.
Cyc. Cyclopedia.
d. Penny or pence.
d. Died; Day.
D. Five hundred.
Dak. Ter. Dakota Territory.
Dan. Daniel; Danish.
D.C. Again; Deputy Consul.
D.C. District of Columbia.
D.C.L. Doctor of Civil Law.
D.D. Doctor of Divinity.
D.D.S. Doctor of Dental Surgery.
D.E. Dynamic Engineer.
Dea. Deacon.
Dec. December; Declaration.
Deft. or Dft. Defendant.
Deg. Degree or degrees.
Del. Delaware; Delegate.
Del. or del. He drew it.
Dep. Deputy.
Dep. Q.M.G. Deputy Quartermaster General.
Dept. Department.
Deut. Deuteronomy.
D.F. Dean of the Faculty.
D.G. By God's grace.
D.G. Thanks to God.
Diam. Diameter.
Dict. Dictator; Dictionary.
Dim. Diminutive.
Dioc. Diocese.
Dioc. Sem. Diocesan Seminary.
Disc. Discount.
Diss. Dissertation.
Dist. District.
Dist.-Atty. District-Attorney.
Div. Dividend.
D.M. Doctor of Music.
D.M.D. Doctor Dental Medicine.
Do. The same, *Ditto*.
Dol. Dols. $. Dollars.
Dom. To God, the best, the greatest.
Dom. Prel. Domestic Prelate.
Doz. Dozen.
D.P. Doctor of Philosophy.

Dr. Debtor; Doctor.
D.S. From the sign.
D.T. Doctor of Theology.
D.V. God willing, *Deo volente.*
Dub. Dublin.
Dwt. Pennyweight.
E. East.
ea. Each.
E. by S. East by South.
Eben. Ebenezer.
Eccl. Ecclesiastes.
Ecclus. Ecclesiasticus.
Ed. Editor; Edition.
Edin. Edinburgh.
Edit. Edition.
Edm. Edmund.
Edw. Edward.
E.E. Errors excepted.
E.E. and M.P. Envoy Extraordinary and Minister Plenipotentiary.
e.g. For example, *Exempli gratia.*
e.g. From the flock, among the rest.
E.I. East Indies or East India.
Eliz. Elizabeth.
E. lon. East Longitude.
Emp. Emperor; Empress.
Encyc. Encyclopedia.
E.N.E. East-Northeast.
Eng. England; English.
Eng. in Chf. Engineer in Chief.
Ens. Ensign.
Ent. Entomology.
Env. Ext. Envoy Extraordinary.
Ep. Epistle.
Eph. Ephesians; Ephraim.
Epis. Episcopal.
Esd. Esdras.
E.S.E. East-Southeast.
Esq., Esqs. Esquire, Esquires.
Esth. Esther.
et. al. And others, *Et alii.*
etc. or &c. And other things; And so forth.
et. seq. And what follows, *Et sequentia.*
Evang. Evangelical; Evangelist.
Ex. Example.
Ex. Exodus.
Exc. Excellency; Exception.
Exch. Exchequer.
Exec. Com. Executive Committee.
Execx. Executrix.
ex. g. For example, *Exempli gratia.*
Exr. or Exec. Executor.
Ez. Ezra.
Ezek. Ezekiel.
E. & O.E. Errors and omissions excepted.
Fahr. Fahrenheit.
F.A.M. Free and Accepted Masons.
Far. Farthing.
F.A.S. Fellow of the Antiquarian Society.
fcap. or fcp. Foolscap.
F.D. Defender of the Faith.
Fe. Iron, *Ferrum.*
Feb. February.
Fec. He did it, *Fecit.*
Fem. Feminine.
Fem. Ac. or Acad. Female Academy.
F.E.S. Fellow of the Entomological Society; of the Ethnological Society.
Feud. Feudal.
F.G.S. Fellow of the Geological Society.
F.H.S. Fellow of the Horticultural Society.
fi. fa. Cause it to be done, *Fieri facias.*
Fid. Def. Defender of the Faith.
Fig. Figure; figurative.
Fir. Firkin.
Fla. Florida.
F.L.S. Fellow of the Linnæan Society.
Fol. Folio.
For. Foreign.
F.P.S. Fellow of the Philological Society.
Fr. Franc; Francs; French; France.
Fr. Fragment.
Fr. Francis; Father; Friar; Frank.
F.R.A.S. Fellow of the Royal Astronomical Society.
F.R.C.S.L. Fellow of the Royal College of Surgeons, London.
Fred. Frederick.
F.R.G.S. Fellow of the Royal Geographical Society.
Fri. Friday.
F.R.S. Fellow of the Royal Society.
Frs. Frisian.
F.R.S.E. Fellow of the Royal Society, Edinburgh.
F.R.S.L. Fellow of the Royal Society, London.
F.R.S.L. Fellow of the Royal Society of Literature.
F.S.A. Fellow of the Society of Arts.
F.S.A.E. Fellow of the Society of Antiquaries, Edinburgh.
Ft. Foot; Feet; Fort.
Fur. Furlong.
F.Z.S. Fellow of the Zoological Society.
G., or g. Guineas.
G.A. General Assembly.
Ga. Georgia,
Gal. Galatians; Gallon.
G.B. Great Britain.
G.C. Grand Chancellor.
G.C. Grand Chapter.
G.C.B. Grand Cross of the Bath.
G.C.H. Grand Cross of Hanover.
G.C.L.H. Grand Cross of the Legion of Honor.
G.E. Grand Encampment.
Gen. Genesis; General.
Gent. Gentleman.
Geo. George.
Geog. Geography.
Geol. Geology.
Geom. Geometry.
Ger. German; Germany.
G.L. Grand Lodge.
Gl. A gloss, *Glossa,*
Glas. Glasgow.
G.M. Grand Master.
G.O. General Order.
Goth. Gothic.
Gott. Gottengen.
Gov. Governor.
Gov.-Gen. Governor-General.
G.R. King George, *Georgius Rex.*
Gr. Greek; Gross.
Gram. Grammar.
Gro. Gross.
Grot. Grotius.
h. Hour.
h.a. This year, *Hoc anno.*
Hab. Habakkuk.
Hab. corp. You may have the body, *Habeas corpus.*
Hag. Haggai.
Ham. Coll. Hamilton College.
H.B.C. Hudson's Bay Company.
H.B.M. His or Her Britannic Majesty.
H.C. House of Commons.
Hdkf. Handkerchief.
H.E. His Eminence.
h.e. That is, or, this is, *Hoc est.*
Heb. Hebrews.
Her. Heraldry.
H.Exc. His Excellency.
H.F. Holy Father.
Hf.-bd. Half-bound.
Hg. Mercury, *Hydrargyrum.*
H.H. His Holiness.
Hhd. Hogshead.
Hist. History; Historical.
H.J.S. Here lies buried.
H.L. House of Lords.
H.M. His or Her Majesty.
H.M.P. Erected this monument.
Hon. Honorable.
Hort. Horticulture.
Hos. Hosea.
H.R. House of Representatives.
H.R.E. Holy Roman Emperor.
H.R.H. His or Her Royal Highness.
H.R.I.P. Here he rests in peace.
H.S. Here lies, *Hic situs.*
H.S.H. His Serene Highness.
h.t. This title; In or under this title, *Hoc titulo.*
h.v. This word, *Hoc verbum;* In these words, *His verbis.*
Hund. Hundred.
I, II, III. One, two, three, or, first, second, third.
Ia. Iowa.
Ib. or, ibid. In the same place.
Ich. Ichthyology.
Ictus. Counselor at Law.
Id. The same, *Idem.*
Id. Ter. Idaho Territory.
i.e. That is, *Id est.*
I.H.S. Jesus the Savior of men.
ij. Two (*medical*).
Ill. Illinois.
In. Inch; Inches.
incog. Unknown, *Incognito.*
Incor. Incorporated.
Ind. Indiana; Index; Indian.
Ind. Ter. Indian Territory.
Indef. Indefinite.
Inf. Beneath or below, *Infra.*
in f. At the end of the title, law, or paragraph quoted, *In fine.*
in lim. At the outset, *In limine.*
in loc. In the place; on the passage, *In loco.*
in pr. In the beginning and before the first paragraph of law, *In principio*
I.N.R.I. Jesus of Nazareth, King of the Jews.
Insp.-Gen. Inspector-General.
Inst. Instant, of this month; Institutes.
In sum. In the summary, *In summa.*
Int. Interest; Interpreter.
Interj. Interjection.
Intr. Introduction.
in trans. In the passage, *In transitu.*
Introd. Introduction.
Io. Iowa.
I.O.G.T. Independent Order of Good Templars.
I.O.O.F. Independent Order of Odd-Fellows.

I.O.U. I owe you.
I.q. The same as, *Idem quod.*
Ire. Ireland.
Isa. Isaiah.
Isl. Island.
I.S.M. Jesus the Savior of the world, *Jesus salvator mundi.*
It. Italy.
I.T. Indian Territory.
Ital. Italic; Italian.
IV. Four or fourth.
IX. Nine or ninth.
J. Justice or Judge. JJ. Justices.
J. One (*medical*).
J.A. Judge Advocate.
J.A G. Judge Advocate-General.
Jac. Jacob.
Jam. Jamaica.
Jan. January.
Jap. Japan.
Jas. James.
J C.D. Doctor of Civil Law,
J.D. Doctor of Laws, *Jurum Doctor.*
Je. June.
Jer. Jeremiah.
Jno. John.
Jona. Jonathan.
Jos. Joseph.
Josh. Joshua.
Jour. Journal.
J.P. Justice of the Peace.
J. Prob. Judge of Probate.
J.R. King James, *Jacobus Rex.*
Jr. or Jun. Junior.
J.U.D. or J.V.D. Doctor of both Laws, Canon and Civil, *Juris utriusque Doctor.*
Jud. Judith.
Judg. Judges; Judge.
Judge Adv. Judge-Advocate.
Jul. July.
Jul. Per. Julian Period.
Jus. Justice. (Associate Justices.)
Jus. P. Justice of the Peace.
Jus. Justinian.
J.W. Junior Warden.
K. King.
K.A. Knight of St. Andrew, in Russia.
K.A.N. Knight of Alexander Nevskoi, in Russia.
Kan. Kansas.
K.B. King's Bench.
K.B. Knight of the Bath.
K.B.A. Knight of St. Bento d'Avis, in Portugal.
K.B.E. Knight of the Black Eagle, in Russia.
K.C. King's Council.
K.C. Knight of the Crescent, in Turkey.
K.C.B. Knight Commander of the Bath.
K.C.H. Knight Commander of Hanover.
K.C.S. Knight of Charles III. of Spain.
K.E. Knight of the Elephant, in Denmark.
K.F. Knight of Ferdinand of Spain.
K.F.M. Knight of St. Ferdinand and Merit, in Sicily.
K.G. Knight of the Garter.
K.G.C. Knight of the Grand Cross.
K.G.C.B. Knight of the Grand Cross of the Bath.
K.G.F. Knight of the Golden Fleece, in Spain.
K G.H. Knight of the Guelphs of Hanover.
K.G.V. Knight of Gustavus Vasa, in Sweden.
K.H. Knight of Hanover.
Ki. Kings.
Kingd. Kingdom.
K.J. Knight of St. Joachim.
K.L. or K.L.A. Knight of Leopold of Austria.
K.L.H. Knight of the Legion of Honor.
K.M. Knight of Malta.
K. Mess. King's Messenger.
K.M.H. Knight of Merit, in Holstein.
K.M.J. Knight of Maximilian Joseph, in Bavaria.
K.M.T. Knight of Maria Theresa in Austria.
Knick. Knickerbocker.
K.N.S. Knight of the Royal North Star, in Sweden.
Knt. Knight.
K.P. Knight of St. Patrick; Knight of Pythias.
K.R.C. Knight of the Red Cross.
K.R.E. Knight of the Red Eagle, in Prussia.
K.S. Knight of the Sword, in Sweden.
K.S.A. Knight of St. Anne, in Russia.
K.S.E. Knight of *St. Esprit*, in France.
K.S.F. Knight of St. Fernando, in Spain.
K.S.G. Knight of St. George, in Russia.
K.S.H. Knight of St. Hubert, in Bavaria.
K.S.J. Knight of St. Januarius, of Naples.
K.S.L. Knight of the Sun and Lion, in Persia.
K.S.M. & S.G. Knight of St. Michael and St. George, in the Ionian Islands.
K.S.P. Knight of St. Stanislaus, in Poland.
K.S.S. Knight of the Southern Star, in Brazil.
K.S.S. Knight of the Sword, in Sweden.
K.S.W. Knight of St. Wladimir, in Russia.
K.T. Knight of the Thistle; Knight Templar.
Kt. Knight.
K.T.S. Knight of the Tower and Sword, in Portugal.
K.W. Knight of William, in the Netherlands.
K.W.E. Knight of the White Eagle, in Poland.
Ky. Kentucky.
L. Fifty or fiftieth.
L. Book, *Liber*; Lake,
L. £, or l. Pound, or, pounds sterling, *Libra*, or *Libræ.*
L, or £, s. d. Pounds, shillings, pence, *Libræ, solidi, denarii.*
La. Louisiana.
Lam. Lamentations.
Lat. Latitude; Latin.
Lb. or lb. Pound or pounds in weight.
L.C. Lord Chancellor; Lord Chamberlain.
l.c. Lower-case (type).
L.C.J. Lord Chief-Justice.
L.D. Lady-Day.
Ld. Lord.
Ldp. Lordship.
Leg. Legate; Legislature.
Legis. Legislature.
Leip. Leipsic.
Lev. Leviticus.
Lex. Lexicon.
Leyd. Leyden.
L.H.D. Doctor of Polite Literature.
L.I. Long Island.
Lib. Book, *Liber*; Library; Librarian.
Lieut. Lieutenant.
Lieut.-Col. Lieutenant-Colonel.
Lieut.-Gen. Lieutenant-General.
Lieut.-Gov. Lieutenant-Governor.
Linn. Linnæan.
Lit. Literally; Literature.
Lit.D. Doctor of Letters.
LL.B. Bachelor of Laws.
LL D. Doctor of Laws.
loc. cit. In the place cited.
Lon. Longitude.
Lond. London.
L.S. Place of the seal.
Lt. Lieutenant.
Lt.-Com. Lieutenant Commander.
Lt.-Gen. Lieutenant-General.
LX. Sixty or sixtieth.
LXX. Seventy or seventieth.
LXX. The Septuagint (Version of the Old Testament).
LXXX. Eighty or eightieth.
M. Noon, *Meridian.*
M. A thousand, *Mille.*
M. or Mons. Sir, *Monsieur.*
M.A. Master of Arts.
Macc. Maccabees.
Mad. Madam; Madrid.
Mad. Univ. Madison University.
Maj. Major.
Maj.-Gen. Major-General.
Mal. Malachi.
Man. Manasses.
Mar. March; Marshall.
March. Marchioness.
Marg. Margin.
Marg. Tran. Marginal Translation.
Marq. Marquis.
Mas. Master.
Masc. Masculine.
Mass. Massachusetts.
Math. Mathematics; Mathematician.
Matt. Matthew.
Max. Maxim.
M.B. Bachelor of Medicine.
M.B. Bachelor of Music.
M B.G. et H. Great Britain, France, and Ireland.
M.C. Member of Congress; Master of the Classics.
Mch. March.
M.D. Doctor of Medicine.
Md. Maryland.
Mdlle. *Mademoiselle,*
M.E. Methodist Episcopal; Military or Mechanical Engineer; Master of the Elements.
Me. Maine.
Meas. Measure.
Med. Medicine.
Med. Dir. Medical Director.
Med.Ins Medical Inspector
Mem. Memorandum.
Mem. Remember, *Memento.*
Merc. Mercury.
Messrs. or MM. Gentlemen, *Messieurs.*
Met. Metaphysics.
Metal. Metallurgy.
Metr. Metropolitan
Metrop. Metropolitan.
Meteor. Meteorology.
Meth. Methodist.
Mex. Mexico or Mexican.
M.-Goth. Mœso-Gothic.
M.H.S. Massachusetts Historical Society.
M.H.S. Member of the Historical Society.
Mic. Micah.
Mich. Michigan.

Mid. Midshipman.
Mil. Military.
Min. Mineralogy.
Min. Minute.
Minn. Minnesota.
Min. Plen. Minister Plenipotentiary.
M.R. & C.G. Minister President & Consul General.
Min. Res. Minister Resident.
Miss. Mississippi; Misses.
M.L. Master of Laws.
M.L.A. Mercantile-Library Association.
MM. Their Majesties.
MM. Gentlemen, *Messieurs*.
MM. Two thousand.
Mme. Madame.
Mmes. Mesdames.
M.M.S. Moravian Missionary Society.
M.M.S.S. Fellow of the Massachusetts Medical Society.
Mo. Missouri; Mouth.
Mob. Mobile.
Mod. Modern.
Mon. Monday; Monastery.
Mons. Sir, *Monsieur*.
Monsig. Monsignor.
Mos. Months.
Most Rev. Most Reverend.
Mon. Ter. Montana Territory.
M.P. Member of Parliament; Member of Police.
M.P. Methodist Protestant.
M.P.P. Member of Provincial Parliament.
M.R. Master of the Rolls.
Mr. Mister.
M.R.A.S. Member of the Royal Asiatic Society; Member of the Royal Academy of Science.
M.R.C.C. Member of the Royal College of Chemistry.
M.R.C.S. Member of the Royal College of Surgeons.
M.R.G.S. Member of the Royal Geographical Society.
M.R.I. Member of the Royal Institute.
M.R.I.A. Member of the Royal Irish Academy.
Mrs. Mistress.
M.R.S.L. Member of the Royal Society of Literature.
M.S. Sacred to the memory.
M.S. Master of Science.
MS. Manuscript; MSS. Manuscripts.
Mt. Mount or Mountain.
Mt. Rev. Most Reverend.
Mus. B. Bachelor of Music.
Mus. D. Doctor of Music.
M.W. Most Worthy; Most Worshipful.
Myth. Mythology.
N. North; Number; Noun; Neuter.
n. Note.
N.A. North America.
Nah. Nahum.
Nat. Natural; National.
Nat. Hist. Natural History.
Nath. Nathanael or Nathaniel.
Nav. Navigator; Navy.
Nav. Con. Navy Constructor.
N.B. New Brunswick; North British.
N.B. Note well; Take notice.
N.C. North Carolina.
N.E. New England; Northeast.
Neb. Nebraska.
Neh. Nehemiah.
n.e.i. He is not found, *Non est inventus*.
nem. con., or nem. diss. No one contradicting; No one dissenting; Unanimously.
Neut. Neuter (gender).
Nev. Nevada.
New Test. or N.T. New Testament.
N.F. Newfoundland.
N.G. New Granada; Noble Grand.
N.H. New Hampshire; New Haven.
N.H.H.S. New Hampshire Historical Society.
Ni. pri. *Nisi prius* (law).
N. J. New Jersey.
n.l. It does not appear.
N. Lat. North Latitude.
N. Mex. Ter. New Mexico Territory.
N.N.E. North-northeast.
N.N.W. North-northwest.
N.O. New Orleans.
No. Number.
Nol. pros. Unwilling to prosecute.
Nom., or nom. Nominative.
Non con. Not content; dissenting.
Non cul. Not guilty.
Non obst. Notwithstanding.
Non pros. He does not prosecute.
Non seq. It does not follow.
Nos. Numbers.
Nov. November; Novitiate.
N.P. Notary Public.
N.S. New Style (after 1752); Nova Scotia.
N.T. New Testament.
N.u. Name or names unknown.
Num. Numbers; Numeral.
N.V.M. Nativity of the Virgin Mary.
N.W. Northwest.
N.Y. New York.
N.Y.H.S. New York Historical Society.
O. Ohio.
Ob. He or she died; *Obit*.
Obad. Obadiah.
Obj. Objective; Objection; Object.
Obs. Obsolete; Observatory; Observation.
Obt., or obdt. Obedient.
O.C.C. Carmelites Calced; *Ordinis Carmelitarum Calceatorum*.
O.C.D. Carmelites Discalced; *Ordinis Carmelitarum Discalceatorum*.
O. Cist. Cistercian; *Ordinis Cisterciensis*.
Oct. October.
O.F. Odd Fellow or Odd Fellows.
Old Test. or O.T. Old Testament.
Olym. Olympiad.
O.M. Conv. Minor Conventuals; *Ordinis Minorum Conventualium*.
O. Min. Cap. Capuchins; *Ordinis Minorum Capucinorum*.
O.M.I. Oblates of Mary Immaculate.
Ont. Ontario.
Opt. Optics.
O.P. or O.S.D. Dominicians; *Ordinis Prædicatorum*, or *Ordinis Sancti Dominici*.
Or. Oregon.
Orig. Originally.
Ornith. Ornithology.
O.S. Old Style (before 1752).
O.S.A. Augustinians; *Ordinis Sancti Augustini*.
O.S.B. Benedictines; *Ordinis Sancti Benedicti*.
O.S.F. Franciscans; *Ordinis Sancti Francisci*.
O.T. Old Testament.
O.U.A. Order of United Americans
Oxf. Oxford.
Oxon. Of Oxford, at Oxford, *Oxonia*.
Oz. Ounce.
P. By weight; By the Provincial.
P. or p. Page; Part; Participle.
Pa. Pennsylvania.
P.A.E. Passed Assistant Engineer.
Pal. Palæontology.
Par. Paragraph.
Paroch. Lib. Parochial Library.
Par. Pas. Parallel passage.
P.A. Surg. Passed Assistant Surgeon.
Parl. Parliament.
Past. Pastor.
Pathol. Pathology.
Pay M. Paymaster.
Pay Dir. Pay Director.
Pay Ins. Pay Inspector.
P.A.P.M. Passed Asst. Pay Master.
Pass. Passionists.
Payt. Payment.
Pb. Lead.
P.B. Bachelor of Philosophy.
P.C. Conscript Fathers; Senators.
P.C. Privy Council; Privy Councilor.
P.D. Doctor of Philosophy.
Pd. Paid.
P.E. Protestant Episcopal.
P.E.I. Prince Edward Island.
Penn. Pennsylvania.
Pent. Pentecost.
Per or pr. By the.
Per an. By the year, *Per annum*.
Per cent. By the hundred, *Per centum*.
Peri. Perigee.
Pet. Peter.
P.G. Past Grand.
Phar. Pharmacy.
Phar. D. Doctor in Pharmacy.
Phar. G. Graduate in Pharmacy.
Phar. M. Master in Pharmacy.
Ph. B. Bachelor of Philosophy.
Ph. D. Doctor of Philosophy.
Phil. Philip; Philippians; Philosophy; Philemon.
Phila., or Phil. Philadelphia.
Philem. Philemon.
Philom. A lover of learning.
Philomath. A lover of the mathematics.
Phil. Trans. Philosophical Transactions.
Phonog. Phonography.
Phren. Phrenology.
Phys. Physiology; Physician.
P.H.S. Pennsylvania Historical Society.
Pinx. He painted it, *Pinxit*.
Pl., or plur. Plural.
Plff. Plaintiff.
P.M. Afternoon; evening, *Post Meridian*.
P.M. Postmaster; Passed Midshipman; Pay Master.
P.M.G. Postmaster-General; Paymaster-General.
P.O. Post-Office.

Poet. Poetical.
Pop. Population.
Port. Portugal or Portuguese.
P.P. The father of his country.
P.P. Parish Priest.
P.P.C. To take leave.
Pp., or pp. Pages.
Pph. Pamphlet.
P.R. The Roman people.
P.R.A. President of the Royal Academy.
P.R.C. After the building of Rome.
Pref. Preface.
Prep. Preposition.
Pres. President.
Presb. Presbyterian.
Prin. Principally.
Priv. Chamb. Private Chamberlain.
Prob. Problem.
Prof. Professor.
Pron. Pronoun; Pronunciation.
Prop. Proposition.
Prot. Protestant.
Pro tem. For the time, *Pro tempore.*
Prov. Proverbs; Provost; Provincial.
Prov. Sem. Provincial Seminary.
Prox. Next (month), *Proximo.*
P.R.S. President of the Royal Society.
Prus. Prussia; Prussian.
P.S. Postscript.
P.S. Privy Seal.
Ps. Psalm or Psalms.
Pt. Part; Pint; Payment; Point; Port.
P.t. Post-town.
Pub. Publisher; Publication; Published; Public.
Pub. Doc. Public Documents.
P.v. Post-village.
Pwt. Pennyweight; Pennyweights.
Pxt. He (or she) painted it, *Pinxit.*
Q. Queen; Question.
q. As it were; Almost, *Quasi.*
Q.B. Queen's Bench.
Q.C. Queen's College.
Q.C. Queen's Counsel.
q.d. As if he should say, *Quasi dicat;* As if said, *Quasi dictum;* As if he had said, *Quasi dixisset.*
q.e. Which is, *Quod est.*
q.e.d. Which was to be proved.
q.e.f. Which was to be done.
q.e.l. Which was to be found out.
q.l. As much as you please.
Q.M. Quartermaster.
Q.M.G. Quartermaster-General.
q.p., or q.pl. As much as you please.
Qr. Quarter.
Q.S. Quarter-Sessions.
q.s. A sufficient quantity.
Qt. Quart.
qu., or qy. Inquire; Query.
Quar. Quarterly.
Ques. Question.
Q.y. Query.
q.v. Which see, *Quod vide*; As much as you will, *Quantum vis.*
R. Take, *Recipe.*
R. Queen, *Regina;* King, *Rex.*
R. River; Rood; Rod.
R.A. Royal Academy; Royal Academician.
R.A. Royal Arch.
R.A. Royal Artillery.
R. Adml. Rear Admiral.
RC. A Rescript; Re-written.
R.D., or Rur. Dn. Rural Dean.
R.E. Royal Engineers.
Rec. Recipe or Recorder.
Recd. Received.
Rec. Sec. Recording Secretary.
Rect. Rector; Receipt.
Ref. Reference; Reformed; Reformation.
Ref. Ch. Reformed Church.
Reg. Register; Regular; Registrar.
Reg. Prof. *Regius Professor.*
Regr. Registrar.
Regt. Regiment.
Rel. Religion.
Rem. Remark.
Rep. Representative; Reporter; Republican; Republic.
Rev. Reverend; Revelation (Book of); Review; Revenue; Revise.
Rhet. Rhetoric.
R.I. Rhode Island.
Richd. Richard.
R.I.H.S. Rhode Island Historical Society.
R.M. Royal Marines; Royal Mail.
R.M.S. Royal Mail Steamer.
R.N. Royal Navy.
R.N.O. Knight of the Order of the Polar Star.
Ro. Right-hand page.
Robt. Robert.
Rom. Romans (Book of).
Rom. Cath. Roman Catholic.
R.P. The King's Professor.
R.R. Railroad.
R.S. Recording Secretary.
Rs. Answer, *Responsum*; to answer, *Respondere.*
R.S.A. Royal Society of Antiquaries; Royal Scottish Academy.
R.S.D. Royal Society of Dublin.
R.S.E. Royal Society of Edinburgh.
R.S.L. Royal Society of London.
R.S.V.P. An answer, if you please.
Rt. Hon. Right Honorable.
Rt. Rev. Right Reverend.
Russ. Russia.
Rt. Wpful. Right Worshipful.
R.W. Right Worthy.
R.W.O. Knight of the Order of Wasa.
S. South; Saint; Scribe; Sulphur; Sunday; Sun; Series.
S. A shilling, *Solidus.*
S.A. South America; South Africa; South Australia.
s.a. According to art.
Sam. Samuel.
Sansc. Sanscrit.
S.A.S. Fellow of the Society of Antiquaries, *Societatis Antiquariorum Socius.*
Sat. Saturday.
Sax. Saxon.
Sax. Chron. Saxon Chronicles.
S.C. A decree of the Senate; South Carolina.
Sc. He (or she) engraved it.
sc., or scil. Namely.
Scan. Mag. Scandal, *Scandalum magnatum*; or, great scandal, *Scandalum magnum.*
S. caps. Small capitals.
Schol. A note, *Scholium.*
Schr. Schooner.
Sci. fa. Make known (legal), *Scire facias*
Sclav. Sclavonic.
Scot. Scotland.
Sculp., or sculp. He (or she) engraved it, *Sculpsit.*
S.D. Sends health, *Salutem dicit.*
S.D. Doctor of Science.
S.E. Southeast.
Sec. Secretary; Second; Section.
Sec. Leg. Secretary of Legation.
Sec. leg. According to law.
Sec. reg. According to rule.
Sect. Section.
Sem. It seems.
Sen. Senate; Senator; Senior.
Sept. September; Septuagint.
Seq. Following, *Sequentia*; it follows, *Sequitur.*
Ser. Series.
Serg. Sergeant.
Serg.-Maj. Sergeant-Major.
Servt. Servant.
S.G. Solicitor-General.
Shak. Shakspeare.
S.H.S. Fellow of the Historical Society.
Sing. Singular.
S. Isl. Sandwich Islands.
Sist. Sister.
S.J. Society of Jesus.
S.J.C. Supreme Judicial Court.
Skr. Sanscrit.
S.L. Solicitor at Law.
Sld. Sailed.
S. Lat. South Latitude.
S.M. State Militia; Short Meter; Sergeant-Major; Sons of Malta.
S.M. Lond. Soc. Cor. Corresponding Member of the London Medical Society.
s.n. According to nature, *Secundam naturam.*
Soc. Isl. Society Islands.
Sol. Solomon; Solution; Solicitor.
Sol.-Gen. Solicitor-General.
S. of Sol. Song of Solomon.
S.P. Without issue, *Sine prole.*
Sp. Spain.
S.P.A.S. Member of the American Philosophical Society.
S.P.G. Society for the Propagation of the Gospel.
Sp. gr. Specific gravity.
S.P.Q.R. The Roman Senate and People.
Sq. ft. Square foot or square feet.
Sq. in. Square inch or inches.
Sq. m. Square mile or miles.
Sq. r. Square rood or roods.
Sq. yd. Square yard.
Sr. Sir or Senior; Sister.
S.R.I. Holy Roman Empire.
S.R.S. Fellow of the Royal Society.
S.S. Sunday-school.
SS. Saints.
SS. or ss. To wit, *Scilicet.*
ss. Half, *Semis.*
S.S.E. South-southeast.
S.S.W. South southwest.
St. Saint; Street; Strait.
Stat. Statute.
S.T.D. Doctor of Sacred Theology.
Ster., or Stg. Sterling.
S.T.P. Professor of Sacred Theology.
Su. Sunday.

Subj. Subjunctive.
Subst. Substantive.
Su.-Goth. Suio-Gothic.
Sun. or Sund. Sunday.
Sup. Supplement; Superfine; Superior.
Supt. Superintendent.
Surg. Surgeon; Surgery.
Surg.-Gen. Surgeon-General.
Surv. Surveyor.
Surv.-Gen. Surveyor-General.
Sus. Susannah.
s.v. Under the word or title, *Sub verbo.*
S.W. Southwest.
Syn. Synonym; Synonymous.
T. Territory.
T. All together, *Tutti.*
T. or Tom. Tome, Volume.
T.E. Topographical Engineers.
Tenn. Tennessee.
Ter. Territory.
Tex. Texas.
Text. Rec. The Received Text.
Th. or Thurs. Thursday.
Theo. Theodore.
Theol. Theology; Theological.
Theoph. Theophilus.
Thess. Thessalonians.
Tho'. Though.
Thos. Thomas.
Thro'. Through.
Thurs. Thursday.
Tim. Timothy.
Tit. Titus.
T.O. Turn over.
Tob. Tobit.
Tom. Volume.
Topog. Topography; Topographical.
Tr. Transpose; Translator; Translation.
Tr. Trustee. Trs. Trustees.
tr. A shake, *Trillo.*
Trans. Translator; Translation; Transactions.
Treas. Treasurer.
Trin. Trinity.
Tues. or Tu. Tuesday.
Typ. Typographer.
U.C. Year of Rome.
U.E.I.C. United East India Company.
U.J.C. Doctor of both Laws (Civil and Canon).
U.K. United Kingdom.
ult. Last; of the last month, *Ultimo.*
Unit. Unitarian.
Univ. University.
U.S. United States.
u.s. As above, *Ut supra* or *uti supra.*
U.S.A. United States Army.
U.S.A. United States of America.
U.S.M. United States Mail.
U.S.M. United States Marine.
U.S.M.A. United States Military Academy.
U.S.N. United States Navy.
U.S.N.A. United States Naval Academy.
U.S.S. United States Senate.
U.T. Utah Territory.
V. Five or fifth.
V. Violin. VV. Violins.
v. or vid. See, *Vide.*
v. or vs. Against; In such a way, *Versus, Versiculo.*
V.A. Vicar Apostolic.
V. Adml. Vice-Admiral.
Va. Virginia.
Vat. Vatican.
V.C. Vice-Chancellor.
V.C. Vice-Consul.
V.C.G. Vice-Consul-General.
V.D.M. Minister of God's Word.
Vcn. Venerable.
Ver. Verse; Version.
V.F. Vicar-Forane.
V.G. Vicar-General.
v.g. As for example, *Verbi Gratia.*
VI. Six or Sixth.
VII. Seven or Seventh.
VIII. Eight or eighth.
Vic.-Ap. Vicar-Apostolic.
Vic.-Gen. Vicar-General.
Vice-Pres., or V.P. Vice-President.
Vil. Village.
Visc. Viscount.
viz. or vi. To wit; Namely; That is to say, *Videlicet.*
Vo. Left hand page, *Verso.*
Vol. Volume.
V.R. Queen Victoria, *Victoria Regina.*
V.R. Very Reverend.
V.S. Veterinary Surgeon.
Vt. Vermont.
Vul. Vulgate (Latin version of the Bible).
W. West.
Wash. Washington.
W.Ter. Washington Territory.
Wed. Wednesday.
West. Res. Coll. Western Reserve College.
w.f. Wrong font.
Whf. Wharf.
W.I. or W. Ind. West India.
Wisc. Wisconsin.
Wisd. Wisdom (Book of).
Wk. Week.
W. Lon. West Longitude.
W.M. Worshipful Master.
Wm. William.
W.M.S. Wesleyan Missionary Society.
W.N.W. West-northwest.
Wpful. Worshipful.
W.S. Writer to the Signet.
W.S.W. West-southwest.
W.T. Wyoming Territory.
Wt. Weight.
W. Va. West Virginia.
Wyo. Ter. Wyoming Territory.
X. Ten or tenth.
X., or Xt. Christ.
XI. Eleven.
XII. Twelve.
XIII. Thirteen.
XIV. Fourteen.
XV. Fifteen.
XVI. Sixteen.
XVII. Seventeen.
XVIII. Eighteen.
XIX. Nineteen.
XX. Twenty.
XXX. Thirty.
XL. Forty.
XC. Ninety.
Xmas., or Xm. Christmas.
Xn., or Xtian. Christian.
Xnty., or Xty. Christianity.
Xper., or Xr. Christopher.
Yd. Yard.
y., or ye. The.
y. Them.
yn. Then.
yr. Their; your.
ys. This.
yt. That.
Y.M.C.A. Young Men's Christian Association.
Y.M. Cath. A. Young Men's Catholic Association.
Yrs. Years; Yours.
Zach. Zachary.
Zech. Zechariah.
Zeph. Zephaniah.
Zool. Zoology.
&. And.
&c. And the rest; And so forth, *Et cætera.*

POSTAGE AND POST-OFFICE RULES.

Postal Cards.

One cent each, which pays for both card and postage. Nothing but the address must be printed or written or pasted on the address side. If there be, the card will not be sent.

Letters.

Three cents for each half-ounce or fraction thereof.

Letters to be delivered in the city or town where they are deposited, 1 cent each; if delivered through a letter-carrier office, 2 cents.

Postage must be paid in full by stamps in advance.

An internal revenue stamp, or a stamp cut out of a stamped envelope, will not be received.

Letters not delivered will be returned to the sender by request written or printed thereon. This does not apply to circulars or postal cards.

Undelivered letters may be forwarded to a new direction on request of the party addressed.

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Not more than fifty dollars can be sent by one order.

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Newspapers and magazines (except regular issues from the publication office), hand-bills,

maps, proof-sheets, sheet music and prospectuses, 1 cent for every two ounces.

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Manuscripts for books passing between authors and publishers, 1 cent an ounce; all others same as letters.

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Packages of articles of all descriptions, except those containing liquids, glass, poisons, explosive chemicals, live or dead animals, salve, stove polish, shoe-blacking, edge tools, sugar, flour, meal, middlings, mill-feed, or similar articles, fruit, vegetables, cement, confectionery, eye-glasses, spectacles, needles, soap, steel pens, tooth-powder, bone dust, etc., or any matter liable to deface or destroy the contents of the mail or to injure the person of any one connected with the postal service, may be sent, if not exceeding four pounds each, at the rate of 1 cent per ounce.

The sender may put his name within or on the outside, with the word "From" above or before it; and may briefly state the number and names of the articles contained in it. Any other writing subjects the whole to letter postage.

Every package must be so done up that the postmaster may examine its contents without destroying the wrapper.

Lottery tickets, schemes of gift concerts, and the like, and all obscene and indecent publications, cannot be admitted into the mails.

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To Asiatic countries the limit of weight for letters is half an ounce; for newspapers four ounces. Rates: Australia, letters, via San Francisco (except to New South Wales) 5 cents, via Southampton 15 cents, via Brindisi 19 cents; newspapers, via San Francisco, 2 cents, via Southampton 4 cents, via Brindisi 6 cents. China, letters, via San Francisco 10 cents, via Southampton 15 cents, via Brindisi 19 cents; newspapers, 2, 4, and 8 cents, by the respective routes. British India, Italian mail, letters, 10 cents; newspapers, 4 cents. Japan, letters, via San Francisco 5 cents, via England 10 cents, via Brindisi 31 cents; newspapers, via San Francisco 2 cents, via Southampton 4 cents.

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Letters may be registered and money orders obtained for many foreign countries at a small additional cost over the regular postage.

PHRASES, WORDS AND QUOTATIONS

FROM ANCIENT AND MODERN LANGUAGES, WITH THEIR SIGNIFICATION.

FOREIGN Phrases, Words and Quotations are often used in writing, although the writer should carefully avoid the use of words and phrases in a foreign language, for if you address one ignorant of your meaning you may unintentionally wound by touching such ignorance. If, however, your correspondent is one who can reply to an apt quotation in another tongue, and you use such quotations, be very careful that they are strictly correct. The following Dictionary is believed to be the most complete and accurate published.

A bas, F., down; down with.
Ab extra, L., from without.
Ab initio, L., from the beginning.
Ab intra, L., from within.
Ab normis sapiens, L., wise without instruction.
Ab origine, L., from the origin or beginning.
Ab ovo, L., from the egg; from the beginning.
Absente reo, L., the person accused being absent.
Ab uno disce omnes, L., from one specimen, judge of all the rest.
Ab urba condita, L., from the founding of the city.
A compte, F., on account; in part payment.
A corps perdu, F., headlong, neck or nothing.
Ad aperturam, L., at the opening; as the book opens.
Ad astra per aspera, L., to the stars through difficulties; the motto of Kansas.
Ad Calendas Græcas, L., at the Greek Calends; never, as the Greeks had no Calends.
Ad captandum vulgus, L., to catch the rabble.
Ad eundem, L., to the same degree—*gradum* being understood.
Ad extremum, L., to the extreme.
Ad finem, L., to the end.
Ad infinitum, L., to infinity.
Ad interim, L., in the meanwhile.
A discretion, F., at discretion; without restriction.
Ad libitum, L., at pleasure.
Ad literam, L., to the letter; letter for letter.
Ad modum, L., after the manner of.
Ad nauseam, L., to disgust.
Ad referendum, L., to be further considered.
Ad rem, L., to the point; to the purpose.
Ad unum omnes, L., all to one; all to a man.
Ad valorem, L., according to the value.
Ad vitam aut culpam, L., for life or for fault.
Æquo animo, L., with an equable mind.
Ætatis suæ, L., of his or her age.
Affaire d'amour, F., love affair.
Affaire d'honneur, F., an affair of honor.
Affaire du cœur, F., an affair of the heart.
A fortiori, L., with stronger reason.
A la campagne, F., in the country.
A la Francaise, F., after the French mode.
A l' Anglaise, F., after the English mode.
A la mode, F., according to custom; in fashion.
Alere flammam, L., to feed the flame.
Al fresco, It., in the open air.
Alis volat propriis, L., she flies with her own wings; the motto of Oregon.
Allez vous en, F., away with you.
Allons, F., let us go; come on.
Alma mater, L., kind or benign mother.
Alter ego, L., another self.
Alter idem, L., another precisely similar.
Amende honorable, F., satisfactory apology; reparation.
A mensa et thoro, L., from board and bed.
Amor patriæ, L., love of country.
Amor propre, F., self-love; vanity.
Ancien regime, F., ancient order of things.
Anglice, L., in English.
Animis opibusque parati, L., prepared in mind and resources; ready to give life and property; the motto of South Carolina.
Ano ætatis suæ, L., in the year of his or her age.
Anno Christi, L., in the year of Christ.
Anno Domini, L., in the year of our Lord.
Anno mundi, L., in the year of the world.
Annus mirabilis, L., the wonderful year.
Ante bellum, L., before the war.
Ante lucem, L., before light.
Ante meridiem, L., before noon.
A outrance, F., to the utmost; to the death.
Apercu, F., survey; sketch.
Aplomb, F., in a perpendicular line; firmly.
A posteriori, L., from the effect to the cause.
A priori, L., from the cause to the effect.
A propos, F., to the point; seasonably.
Aqua vitæ, L., water of life; brandy; alcohol.
Argumentum ad hominem, L., an argument to the man.
Argumentum ad ignorantiam, L., argument founded on an opponent's ignorance of facts.
Argumentum baculinum, L., the argument of the cudgel.
Arriere pensee, F., after-thought; mental reservation.
Ars est celare artem, L., true art is to conceal art.
Ars longa, vita brevis, L., art is long, life is short.
Asinus ad lyram, L., an ass to a lyre; absurdly.
A teneris annis, L., from earliest years.
Audaces fortuna juvat, L., fortune favors the brave.
Aude sapere, L., dare to be wise.
Audi alteram, L., hear the other side.
Au fait, F., well instructed; expert.
Au fond, F., at the bottom.
Au pis aller, F., at the worst.
Aura popularis, L., the gale of popular favor.
Aurea mediocritas, L., the golden mean.
Au reste, F., as for the rest.
Au revoir, F., adieu till we meet again.
Aussitot dit, aussitot fait, F., no sooner said than done.
Aut amat aut odit mulier, L., a woman either loves or hates.
Aut Cæsar aut nullus, L., either Cæsar or nobody.
Auto da fe, Port., an act of faith; a name in Spain and Portugal given to the burning of Jews and heretics on account of their religious tenets.
Au troisieme, F., on the third floor.
Aut vincere aut mori, L., either to conquer or die.
Aux armes, F., to arms.
Avant coureur, F., a forerunner; the usual Eng. form is *avant courier*.
Avant propos, F., preliminary matter; preface.
Avec permission, F., by consent.
A verbis ad verbera, L., from words to blows.
A vinculo matrimonii, L., from the tie of marriage.
A volonte, F., at pleasure.
A votre sante, F., to your health.

Bas bleu, F., a blue-stocking; a literary woman.
Beau ideal, F., a model of ideal beauty or perfection.
Beau monde, F., the fashionable world.
Beaux esprits, F., gay spirits; men of wit.
Beaux yeux, F., handsome eyes; attractive looks.
Bel esprit, F., a brilliant mind; a person of wit or genius.
Bella! horrida bella! wars! horrid wars!
Ben trovata, It. well found; a happy invention.
Bete noire, F., a black beast; a bugbear.
Bienseance, F., civility; decorum.
Billet doux, F., a love-letter.
Bis dat qui cito dat, L., he gives twice who gives quickly.
Blase, F., surfeited; rendered incapable by excess of further enjoyment.
Bon ami, F., good friend.
Bonbon, F., a sweetmeat.
Bon gre mal gre, F., willing or unwilling.
Bonhomie, F., good-natured simplicity.
Bonis avibus, L., with good omens.
Bon jour, F., good day; good morning.
Bonne, F., nurse or governess.
Bonne et belle, F., good and handsome.
Bonne foi, F., good faith.
Bon soir, F., good evening.
Brevet d'invention, F., a patent.
Brevi manu, L., with a short hand; without delay; summarily.
Brutum fulmen, L., a harmless thunderbolt.

Cacoethes loquendi, L., a rage for speaking.
Cacoethes scribendi, L., an itch for scribbling.
Cætera desunt, L., the remainder is wanting.
Cæteris paribus, L., other things being equal.
Candida pax, L., white-robed peace.
Caput, L., head; chapter.
Caput mortuum, L., the dead body; the worthless remains.
Carpe diem, L., enjoy the present; seize the opportunity.
Cassis tutissima virtus, L., virtue is the safest shield.
Casus belli, L., a cause of war.
Catalogue raisonne, F., a catalogue of books arranged according to their subjects.
Causa sine qua non, L., an indispensable condition.
Cedant arma togæ, L., let arms yield to the gown; that is, let military authority yield to civil power.
Ce n'est que le premier pas qui coute, F., it is only the first step which is difficult.
Centum, L., a hundred.
Certiorari, L., to be made more certain.
C'est a dire, F., that is to say.

ABBREVIATIONS USED—L. *Latin*; F *French*; Gr. *Greek*; G. *German*; It. *Italian*; Sp. *Spanish*; Port. *Portuguese*.

Chacun a son gout, F., every one to his taste.
Chef, F., the head; the leading person or part.
Chef de bataillon, F., a major.
Chef de cuisine, F., head cook.
Chef-d'œuvre, F., a master-piece.
Chère amie, F., a dear friend; a mistress.
Chevalier d'industrie, F., a knight of industry; one who lives by persevering fraud.
Chiaroscuro, It., distribution of light and shade in painting.
Cicerone, It., a guide who explains curiosities.
Cicisbeo, It., a male attendant on a married lady.
Ci devant, F., formerly; heretofore.
Cogito ergo sum, L., I think, therefore I exist.
Coluerem in sinu fovere, L., to cherish a serpent in one's bosom.
Comme il faut, F., as it should be.
Compagnon de voyage, F., a traveling companion.
Compos mentis, L., of sound mind.
Compte rendu, F., account rendered; report.
Comte, F., count.
Comtesse, F., countess.
Con amore, F., with love or great pleasure; earnestly.
Con commodo, It., at a convenient rate.
Conditio sine qua non, L., a necessary condition.
Confrere, F., a brother of the same monastery; an associate.
Conge d'elire, F., leave to elect.
Conquiescat in pace, L., may he rest in peace.
Conseile de famille, F., a family consultation.
Conseil d'etat, F., a council of state; a privy council.
Constantia et virtute, L., by constancy and virtue.
Consuetudo pro lege servatur, L., custom is observed as law.
Contra bonos mores, L., against good manners.
Coram nobis, L., before us.
Coram non judice, L., before one not the proper judge.
Corps de garde, F., a body of men who watch in a guard-room; the guard-room itself.
Corps diplomatique, F., a diplomatic body.
Corpus Christi, L., Christ's body.
Corpus delicti, L., the body, substance, or foundation of the offense.
Corrigenda, L., corrections to be made.
Couleur de rose, F., rose-color; an aspect of beauty and attractiveness.
Coup d'essai, F., a first attempt.
Coup d'etat, F., a stroke of policy in state affairs.
Coup de grace, F., the finishing stroke.
Coup de main, F., a sudden attack; a bold effort.
Coup d'œil, F., a slight view; a glance.
Coup de soleil, F., a sun-stroke.
Coup de theatre, F., a theatrical effect; claptrap.
Coute qu'il coute, F., let it cost what it may.
Credula res amor est, L., love is a credulous affair.
Crescite et multiplicamini, L., grow, or increase, and multiply;—the motto of Maryland.
Crimen læsæ majestatis, L., the crime of high treason.
Cui bono? L., for whose benefit is it? what good will it do?
Cul de sac, F., the bottom of a bag; a place closed at one end.
Cum grano salis, L., with a grain of salt; with some allowance.
Cum privilegio, L., with privilege.
Currente calomo, L., with a running or rapid pen.
Custus retulorum, L., the keeper of the rolls.

Da capo, It., from the beginning.
D'accord, F., agreed; in tune.
Damnant quod non intelligunt, L., they condemn what they do not understand.
Debonne grace, F., with good grace; willingly.
De die in diem, L., from day to day.
De facto, L., from the fact; really.
Degage, F., easy and unconstrained.
Dei gratia, L., by the grace of God.
Dejeuner a la fourchette, F., a meat breakfast.
De jure, L., from the law; by right.
Delenda est Carthago, L., Carthage must be blotted out or destroyed.
De mortuis nil nisi bonum, L., let nothing but good be said of the dead.
De nihilo nihil fit, L., of nothing, nothing is made.
De novo, L., anew; over again from the beginning.
Deo gratias, L., thanks to God.
Deo juvante, L., with God's help.
Deo, non fortuna, L., from God, not from fortune.
Deo volente, L., God willing; by God's will; usually contracted into *D. V.*
De profundis, L., out of the depths.
Dernier ressort, F., a last resource.
De bonis non, L., of the goods not yet administered on.
De gustibus non est disputandum, L., there is no disputing about tastes.
Desagrement, F., something disagreeable.
Desideratum, L., a thing desired.
Desunt cætera, L., the other things are wanting; the remainder is wanting.
De trop, F., too much, or too many; not wanted.
Dies iræ, L., the day of wrath.
Dies non, L., in *law*, a day on which judges do not sit.
Dieu defend le droit, F., God defends the right.
Dieuet mon droit, F., God and my right.
Dignus vindice nodus, L., a knot worthy to be untied by such an avenger, or by such hands
Dii penates, L., household gods.
Dii majores, L., the greater gods.
Dii minores, L., the lesser gods.
Dirigo, L., I direct or guide;—the motto of Maine.
Disjecta membra, L., scattered limbs or remains.
Distingue, F., distinguished; eminent.
Distrait, F., absent in thought.
Divertissement, F., amusement; sport.
Divide et impera, L., divide and rule.
Dolce far niente, It., sweet doing-nothing; sweet idleness.
Double entente, F., double meaning; a play on words; a word or phrase susceptible of more than one meaning;—incorrectly written, *double entendre*.
Dramatis personæ, L., the characters or persons represented in a drama.
Droit des gens, F., the law of nations.
Dulce domum, L., sweet home; homewards.
Dulce est desipere in loco, L., it is pleasant to jest or be merry at the proper time.
Dulce et decorum est pro patria mori, L., it is sweet and becoming to die for one's country.
Dum spiro, spero, L., while I breathe, I hope.
Dum vivimus, vivamus, L., while we live, let us live.

Eau de Cologne, F., a perfumed liquid; Cologne water.
Eau de vie, F., water of life; brandy.
Ecce homo, L., behold the man;—applied to a picture representing our Lord given up to the Jews by Pilate, and wearing a crown of thorns.
Editio princeps, L., the first edition.
Egalite, F., equality.
Ego et rex meus, L., I and my king.
El dorado, Sp., the golden land.
Emigre, F., an emigrant.
Empressement, F., ardor; zeal.
En arriere, F., in the rear; behind.
En attendant, F., in the meanwhile.
En avant, F., forward.
En deshabille, F., in undress.
En echelon, F., in steps; like stairs.
En famille, F., in a domestic state.
Enfans perdus, F., lost children; in *mil.*, the forlorn hope.
En grande tenue, F., in full dress.
En masse, F., in a body.
En passant, F., in passing; by the way.
En rapport, F., in relation; in connection.
En regle, F., in order; according to rules.
En route, F., on the way.
Ense petit placidam sub libertate quietem, F., with the sword she seeks quiet peace under liberty;—the motto of Massachusetts.
En suite, F., in company.
Entente cordiale, F., evidence of good-will toward each other, exchanged by the chief persons of two States
Entourage, F., surroundings; adjuncts.
En tout, F., in all; wholly.
Entree, F., entrance; first course at meals; freedom of access.
Entremets, F., dainties; small dishes.
Entrepot, F., a warehouse; a place for depositing goods.
Entre nous, F., between ourselves.
Entre sol, F., a suite of apartments between the basement or ground floor and the second floor.
En verite, F., in truth; verily.
E pluribus unum, L., one composed of many;—the motto of the United States, as one government formed of many independent States.
Errare est humanum, L., to err is human.
Esprit borne, F., a narrow, contracted mind.
Esprit de corps, F., spirit of the body; fellowship; brotherhood.
Esse quam videri, L., to be, rather than to seem.
Esto perpetua, L., let it be perpetual; let it endure forever.
Et cætera, L., and the rest, etc.
Et hoc genus omne, L., and everything of the kind.
Et sequentes, L., *Et sequentia*, L., and those that follow.
Et sic de cæteris, L., and so of the rest.
Et tu Brute! L., and thou also, Brutus!
Eureka, Gr., I have found it;—the motto of California.
Ex adverso, L., from the opposite side.
Ex animo, L., with the soul; heartily.
Ex capite, L., from the head; from memory.
Ex cathedra, L., from the bench, chair, or pulpit; with high authority.
Excelsior, L., higher; more elevated;—the motto of New York.
Exceptio probate regulam, L., the exception proves the rule.
Ex cerpta, L., extracts.
Ex concesso, L., from what is conceded.
Ex curia, L., out of court.
Ex dono, L., by the gift.
Exempli gratia, L., for example; for instance.
Exeunt, L., they go out.
Exeunt omnes, L., all go out.
Exit, L., departure; a passage out; death.
Exitus acta probat, L., the event justifies the deed;—Washington's motto.
Ex necessitate rei, L., from the necessity of the case.
Ex nihilo nihil fit, L., Out of nothing, nothing comes.
Ex officio, L., by virtue of office.
Ex parte, L., on one part or side only.
Ex pede Herculem, L., we see a Hercules from the foot; we judge the whole from the specimen.
Experimentum crusis, L., the experiment of the cross; a decisive experiment; a most searching test.
Experto crede, L., trust one who has had experience.
Ex post facto, L., after the deed is done.
Ex tempore, L., off-hand; without premeditation.
Extra muros, L., beyond the walls.
Ex uno, disce omnes, L., from one, learn all; from one you can judge of the whole.
Ex usu, L., from or by use.

Facietæ, L., witticisms; humorous pleasantry.
Facile Princeps, L., evidently pre-eminent; the admitted chief.
Facilis est descensus Averni, L., the descent to hell is easy; the road to evil is easy.
Fac simile, L., an exact copy; a likeness.
Fiat accompli, F., a thing already accomplished.
Fas est et ab hoste doceri, L., it is well to learn even from an enemy.
Fata Morgana, It., a meteoric phenomenon nearly allied to the mirage.
Fata obstant, L., the Fates oppose it.
Fauteuil, F., an easy-chair.
Faux pas, F., a false step, a mistake.
Fecit, L., he made it; put after an artist's name.
Felicitas multus habet amicos, L., prosperity has many friends.
Feliciter, L., happily; successfully.
Felo de se, L., a self-murderer; one who commits felony by suicide.
Femme converte, F., a woman covered or sheltered; a married woman.
Femme de chambre, F., a woman of the chamber; a chamber-maid.
Femme sole, F., a single woman; an unmarried woman.
Feræ naturæ, L., of a wild nature;—said of wild beasts.
Festina lente, L., hasten slowly.
Fete champetre, F., a rural festival.
Fete Dieu, F., the Corpus Christi festival of the Roman Catholic Church.

Feu de joie, F., a bonfire; a discharge of fire-arms on joyful occasions.
Fiat justitia, ruat cœlum, L., let justice be done, though the heavens should fall.
Fidei defensor, L., defender of the faith.
Fides Punica, L., Punic faith; treachery.
Fidus Achates, L., faithful Achates; a true friend.
Fille de chambre, F., a girl of a chamber; a chamber maid.
Finem respice, L., look to the end.
Fit fabricando faber, L., a workman is made by working; practice makes perfect.
Flagrante delicto, L., in the commission of the crime.
Fortiter in re, L., with firmness in acting.
Fortuna favet fortibus, F., fortune favors the brave.
Fronti nulla fides, L., no faith in the appearance; there is no trusting to appearances.
Fuit Ilium, L., Troy has been.
Fulmen brutum, L., a harmless thunderbolt.
Functus officio, L., having discharged his office.
Furor loquendi, L., a rage for speaking.
Furor poeticus, L., poetic fire.
Furor scribendi, L., a rage for writing.

Garde du corps, F., a body-guard.
Garde mobile, F., a guard liable for general service.
Gardez bien, F., guard well; take care.
Genius loci, L., the genius of the place.
Gens d'armes, F., armed police.
Gens de lettres, F., literary people.
Gens de meme famille, F., birds of a feather.
Gentilhomme, F., a gentleman.
Germanice, L., in German.
Gloria in excelsis, L., glory to God in the highest.
Gloria Patri, L., glory to the Father.
Gradus ad Parnassum, L., a step to Parnassus, a mountain sacred to Apollo and the Muses; a book containing aids in writing Greek or Latin poetry.
Grande parure, F., full-dress.
Gratis dictum, L., mere assertion.
Guerre a l'outrance, L., war to the uttermost.
Guerre a mort, L., war to the death.

Haud passibus æquis, L., not with equal steps.
Haut gout, F., fine or elegant taste; high flavor or relish.
Hic et ubique, L., here and everywhere.
Hic jacet, L., here lies.
Hic labor, hoc opus est, L., this is labor, this is work.
Hic sepultus, L., here buried.
Hinc illæ lacrimæ, L., hence proceed these tears.
Historiette, F., a little or short history; a tale.
Hoi polloi, Gr., the many; the rabble.
Hombre de un libro, Sp., a man of one book.
Homme d'esprit, L., a man of talent; a witty man.
Honi soit qui maly pense, F., evil be to him who evil thinks.
Honorarium, L., a fee paid to a professional man.
Horribile dictu, L., terrible to be said.
Hors de combat, F., out of condition to fight.
Hortus siccus, L., collection of dried plants.
Hotel de ville, F., a town hall.
Hotel des invalides, L., the military hospital in Paris.
Humanum est errare, L., to err is human.

Ich dien, Ger., I serve.
Id est, L., that is;—abbreviated to *i. e.*
Imitatores servum pecus, L., imitators, a servile herd.
Imperium in imperio, L., a government within a government.
In æternum, L., forever.
In armis, L., under arms.
In articulo mortis, L., at the point of death.
Index expurgatorius, L., a list of prohibited books.
In esse, L., in being.
In extenso, L., at full length.
In extremis, L., at the point of death.
In flagrante delicto, L., taken in the fact.
In forma pauperis, L., in the form of a poor person.
In foro conscientiæ, L., before the tribunal of conscience.
Infra dignitatem, L., below one's dignity.
In hoc signo vinces, L., under this sign or standard, thou shalt conquer.
In hoc statu, L., in this state or condition.
In limine, L., at the threshold.
In loco, L., in the place.
In loco parentis, L., in the place of a parent.
In medias res, in the midst of things.
In memoriam, L., to the memory of; in memory.
In nomine, L., in the name of.
In nubibus, L., in the clouds.
In pace, L., in peace.
In perpetuum, L., forever.
In petto, L., within the breast; in reserve.
In pleno, L., in full.
In posse, L., in possible existence; that may be possible.
In præsenti, L., at the present time.
In propria persona, L., in one's own person.
In puris naturalibus L., in naked nature; quite naked.
In re, L., in the matter of.
In rem, L., against the thing or property.
In rerum natura, L., in the nature of things.
In situ, L., in its original situation.
Insouciance, F., indifference, carelessness.
In statu quo, L., in the former state.
Inter alia, L., among other things
Inter nos, L., between ourselves.
Inter pocula, L., at one's cups.
In terrorem, L., as a warning.
Inter se, L., among themselves.
In totidem verbis, L., in so many words.
In toto, L., in the whole; entirely.
Intra muros, L., within the walls.
In transitu, L., on the passage; during the conveyance
In vacuo, L., in empty space; free, or nearly free from air.
In vino veritas, L., there is truth in wine.
Invita Minervæ, L., against the will of Minerva.
Ipse dixit, L., he himself said it; dogmatism.
Ipsissima verba, L., the very words.
Ipsissimis verbis, L., in the very words.
Ipso facto, L., in the fact itself.
Ira furor brevis est, L., anger is a short madness.

Jacta est alea, L., the die is cast.
Je ne sais quoi, F., I know not what.
Jet d'eau, F., a jet of water.
Jeu de mots, F., a play on words; a pun.
Jeu d'esprit, F., a play of spirit; a witticism.
Jubilate Deo, L., be joyful in the Lord.
Judicium Dei, L., the judgment of God.
Jupiter tonans, L., Jupiter the thunderer.
Jure divino, L., by divine law.
Jure humano, L., by human law.
Jus canonicum, L., canon law.
Jus civile, L., civil law.
Jus divinum, L., divine law.
Jus gentium, L., the law of nations.
Juste milieu, F., the golden mean.

Labore et honore, L., by labor and honor.
Labor ipse voluptas, L., labor itself is a pleasure.
Labor omnia vincit, L., labor conquers everything.
La fame non vuol leggi, It., hunger obeys no laws.
Laissez faire, F., let alone; suffer to have its own way.
Lapsus calami, L., a slip of the pen.
Lapsus linguæ, L., a slip of the tongue.
Lapsus memoriæ, L., a slip of the memory.
Lares et penates, L., domestic and household gods.
Latet anguis in herba, L., a snake lies hid in the grass.
Laudari a viro laudato, L., to be praised by a man who is himself praised.
L'avenir, F., the future.
Laus Deo, L., praise to God
Le beau monde, F., the fashionable world.
Le bon temps viendra, F., the good time will come.
Le grand monarque, F., the great monarch;—applied to Louis XIV. of France.
Le pas, F., precedence in place or rank.
Le roi le veut, F., the king wills it.
Lese majeste, L., high treason.
L'etoile du nord, F., the star of the north;—the motto of Minnesota.
Le tout ensemble, F., all together.
Lettre de cachet, F., a sealed letter; a royal warrant.
Lettre de marque, F., a letter of marque or reprisal.
Lex non scripta, L., the unwritten law.
Lex scripta, L., the written law; the statute law.
Lex talionis, L., the law of retaliation.
Liberum arbitrium, L., free will.
Limæ labor, L., the labor of the file; the slow polishing of a literary composition.
Lis sub judice, L., a case not yet decided.
Lite pendente, L., the law-suit hanging; during the trial.
Litera scripta manet, L., the written letter remains.
Loci communes, L., common places.
Locos y ninos dizen la verdad, Sp., children and fools speak the truth.
Locum tenens, L., one holding the place; a deputy or substitute.
Locus standi, L., a place for standing; a right to interfere.
Locus penitentiæ, L., place for repentance.
Lusus naturæ, L., a sport or freak of nature.

Ma chere, F., my dear—fem.
Ma fois, F., upon my faith.
Magna est veritas et prevalebit, L., truth is great and it will prevail.
Magnum bonum, L., a great good.
Magnum opus, L., a great work.
Maintien, F., deportment; carriage.
Maison de sante, F., a private hospital.
Matire d'hotel, F., a house-steward.
Malade du pays, F., home-sickness.
Mala fide, L., with bad faith; treacherously
Mal a propos, F., ill-timed.
Male parta male dilabuntur. L., things ill gotten are ill spent.
Malgre nous, L., in spite of us.
Manibus pedibusque, L., with hands and feet.
Malum in se, L., bad in itself.
Manu propria, L., with one's own hand.
Mardi gras. F., Shrove Tuesday.
Materfamilias, L., the mother of a family.
Mauvais honte, F., false shame.
Mauvais sujet, F., a bad subject; a worthless fellow.
Maximus in minimis, L., very great in trifling things.
Medio tutissimus ibis, L., you will go most safely in a middle course.
Mega biblion, mega kakon, Gr., a great book is a great evil.
Me judice, L., I being judge; in my opinion.
Memento mori, L., remember death.
Mens agitat molem, L., mind moves matter.
Mens sana in corpore sana, L., a sound mind in a sound body.
Mens sibia conscia recti, L., a mind conscious of rectitude.
Menu, F., a bill of fare.
Mesalliance, F., improper association; marriage with one of lower station.
Meum et tuum, L., mine and thine.
Mirabile dictu, L., wonderful to be told.
Mirabile visu, L., wonderful to be seen.
Mise en scene, F., the getting up for the stage, or the putting in preparation for it.
Modus operandi, L., the manner of operation.
Mollia tempora fandi, L., times favorable for speaking.
Mon ami, F., my friend.
Mon cher, F., my dear—masc.
Montani semper liberi, L., mountaineers are always freemen;—the motto of West Virginia.
More majorum, L., after the manner of our ancestors.
More suo, L., in his own way.
Motu proprio, L., of his own accord.
Multum in parvo, L., much in little.
Mundus vult decipi, L., the world wishes to be deceived.
Mutatis mutandis, L., the necessary changes being made.

Natale solum, L., natal soil.
Necessitas non habet legem, L., necessity has no law.
Nee, F., born, family or maiden name.
Ne exeat, L., let him not depart.
Ne fronti crede, L., trust not to appearance.
Nemine contradicente, L., without opposition.
Nemine dissentiente, L., no one dissenting; without opposition.
Nemo me impune lacessit, L., no one provokes me with impunity;—the motto of Scotland.
Nemo mortalium omnibus horis sapit, L., no one is wise at all times.

Nemo repente fuit turpissimus, L., no man ever became a villain at once.
Ne plus ultra, L., nothing further; the uttermost point.
Ne quid detrimenti respublica capiat, L., lest the republic or state receive any detriment.
Ne sutor ultra crepidam, L., let not the shoemaker go beyond his last.
Nihil ad rem, L., nothing to the point.
Nil admirari, L., to wonder at nothing.
Nil desperandum, L., never despair.
N'importe, L., it matters not.
Nisi Dominus frustra, L., unless the Lord, in vain; unless God be with us, all our toil is in vain.
Nisi prius, L., unless previously;—a name given to the sittings of juries in civil cases.
Nitor in adversum, L., I strive against opposition.
Noblesse oblige, L., rank has its obligations.
No es todo oro lo que reluze, L., all is not gold that glitters.
Nolens volens, L., whether he will or not.
Noli me tangere, L., don't touch me.
Nolle prosequi, L., to be unwilling to proceed.
Nolo episcopari, L., I do not wish to be made a bishop.
Nom de plume, F., an assumed title, as by a literary person.
Nom de guerre, L., an assumed name; a traveling title.
Non compos mentis, L., not sound of mind.
Non constat, L., it does not appear.
Non ens, L., not being; nonentity.
Non est inventus, L., he has not been found.
Non libet, L., it does not please me.
Non nobis solum, L., not merely for ourselves.
Non liquet, L., it is not clear;—applied to one undecided in mind.
Non mi ricordo, It., I do not remember.
Non multa, sed multum, L., not many things, but much.
Non obstante, L., not standing over against; notwithstanding.
Non prosequitur, L., he does not prosecute.
Non sequitur, L., it does not follow; an unwarrantable conclusion.
Nosce teipsum, L., know thyself.
Noscitur a sociis, L., he is known by his companions.
Nota bene, usually contracted into *N.B.*, L., mark well; notice particularly.
Notre Dame, L., Our Lady.
Nous verrons, F., we shall see.
Novus homo, L., a new man; one who has raised himself from obscurity.
Nudum pactum, L., a mere agreement, unconfined by writing.
Nulli secundus, L., second to none.
Nunc aut nunquam, L., now or never.
Nunquam non paratus, L., never unprepared.

Obiter dictum, L., a thing said by the way, or in passing.
Obsta principiis, L., resist the first beginnings.
Oderint dum metuant, L., let them hate, provided they fear.
Odi profanum, L., I loathe the profane
Odium in longum jacens, L., long, lasting hatred.
Odium medicum, L., the hatred of rival physicians.
Odium theologicum, L., the hatred of thelogians.
Officina gentium, L., the workshop of the world.
Ogni medaglia ha il suo riverso, It., every medal has its reverse.
Ogniuno per se, e Dio per tutti, It., every man for himself, and God for us all.
Omne ignotum pro magnifico, L., everything unknown is thought to be magnificent.
Omne solum forti patria, L., every soil to a brave man is his country.
Omnia bona bonis, L., all things with the good are good.
Omnia vincit amor, L., love conquers all things.
Omnia vincit labor, L., labor conquers all things.
On connait l'ami au besoin, F., a friend is known in time of need.
On dit, F., they say; a flying rumor.
Onus probandi, L., the burden of proving.
Operæ pretium est, L., it is worth while.
Opprobrium medicorum, L., the reproach of physicians.
Optimates, L., of the first rank.
Ora e sempre, It., now and always.
Ora et labora, L., pray and work.
Ora pro nobis, L., pray for us.
Orator fit, poeta nascitur, L., the orator is made, but the poet is born.
Ore rotundo, L., with round, full voice.
O! si sic omnia, L., O, if all things so! O that he had always done or spoken thus!
O tempora! O mores! L., O the times! O the manners.
Otium cum dignitate, L., ease with dignity; dignified leisure.
Otium sine dignitate, L., ease without dignity.
Ouvriers, F., operatives; workmen.

Pace tua, L., with your consent.
Pallida mors, L., pale death.
Palmam qui meruit ferat, L., let him who has won it bear the palm.
Par excellence, F., by way of eminence.
Pari passu, L., with equal pace; together.
Pas, F., action; step; precedence.
Passim, L., everywhere; all through.
Pater noster, L., Our Father;—a term applied to the Lord's Prayer.
Paterfamilias, L., the father of a family.
Pater patriæ, L., the father of his country.
Patres conscripti, L., conscript fathers; the ancient Roman senators.
Pax in bello, L., peace in war.
Peccavi, L., I have sinned.
Penetralia, L., secret recess.
Per annum, L., by the year.
Per centum, L., usually contracted per cent., by the hundred; each hundred.
Per conto, It., upon account.
Per contra, L., by the opposite; contrariwise.
Per diem, L., by the day; daily.
Per fas et nefas, L., through right and wrong.
Per gradus, L., through steps; step by step.
Periculum in mora, L., danger in delay.
Per saltum, L., by a leap or jump.
Per se, L., by itself.
Personnel, F., the persons employed in any service, as distinguished from the *materiel*.
Petit, F., small.
Petitio principii, L., a begging of the question.
Petit maitre, F., a small master; a fop; a beau.
Pinxit, L., he painted it.
Pis aller, F., the last or worst shift.
Plebs, L., the common people.
Pleno jure, L., with full authority.
Poeta nascitur, non fit, L., the poet is born, not made.
Point d'appui, F., point of support; prop.
Pons asinorum, L., the bridge of asses—a name given to the 5th proposition of the 1st book of Euclid.
Populus vult decipi, L., people wish to be deceived.
Posse comitatus, L., the power of the country.
Poste restante, F., to remain till called for—applied to letters in a post-office.
Post mortem, L., after death.
Post obitum, L., after death
Pour passer le temps, F., to pass away the time.
Pour prendre conge, F., to take leave.
Præmonitus præmunitus, L., forewarned, forearmed.
Prescriptum, L., a thing prescribed.
Preux chevalier, F., a brave knight.
Prima facie, L., on the first view.
Primum mobile, L., the main-spring.
Principia, non homines, L., principles, not men.
Principiis obsta, L., resist the first beginnings
Prior tempore, prior jure, L., first in time, first by right.
Pro aris et focis, L., for our altars and firesides.
Probatum est, L., it is proved.
Pro bono publico, L., for the public good.
Proces verbal, L., a written statement.
Pro et con, L., for and against.
Profanum vulgus, L., the profane vulgar.
Pro forma, L., for the sake of form.
Pro hac vice, L., for this time or occasion.
Proh pudor! L., O, for shame.
Projet de loi, F., a legislative bill.
Pro memoria, L., for a memorial.
Pro patria, L., for our country.
Propaganda fide, L., for extending the faith.
Pro rata, L., in proportion.
Pro rege, grege, et lege, L., for the king, the people, and the law.
Pro re nata, L., for a special emergency; special.
Pro tanto, L., for so much.
Pro tempore, L., for the time being.
Punica fides, L., Punic faith; treachery.

Quære, L., query; a word denoting inquiry.
Quamdiu se bene gesserit, L., during good behavior.
Quantum meruit, L., as much as he deserved.
Quantum sufficit, L., as much as is sufficient; a sufficient quantity.
Quasi, L., as if; in a manner.
Quelque chose, L., something; a trifle; a kickshaw.
Quid nunc? L., what now? a newsmonger.
Quid pro quo, L., one thing for another.
Quid rides? L., why do you laugh?
Qui transtulit sustinet, L., he who transplanted still sustains;—motto of Connecticut.
Qui m'aime, aine mon chien, F., love me, love my dog.
Qui nimium probat nihil probat, L., he who proves too much proves nothing.
Qui vive? F., who goes there? on the *qui vive*, on the alert.
Quod erat demonstrandum, L., which was to be proved or demonstrated.
Quod erat faciendum, L., which was to be done.
Quod vide, L., which see.
Quondam, L., that was formerly; former.
Quos Deus vult perdere, prius dementat, L., those whom God wishes to destroy, He first makes mad.
Quot homines, tot sententiæ, L., so many men, so many minds.

Rara avis, L., a rare bird; a prodigy.
Rechauffe, F., heated again, as food; stale; old.
Reductio ad absurdum, L., a reducing to an absurdity.
Regnant populi, L., the people rule;—motto of Arkansas.
Re infecta, L., the business being unfinished.
Religio loci, L., the religious spirit of the place.
Rem acu tetigisti, L., you have touched the thing with a needle.
Renaissance, F., revival, as of letters or art.
Rentes, F., funds bearing interest; stocks.
Requiescat in pace, L., may he rest in peace.
Res angusta domi, L., narrow circumstances at home; poverty.
Res est sacra miser, L., a suffering person is sacred.
Res gestæ, L., exploits.
Respice finem, L., look to the end.
Resurgam, L., I shall rise again.
Ravenons a nos moutons, F., let us return to our subject.
Re vera, L., in the true matter; in truth.
Robe de chambre, F., a dressing gown or morning gown.
Ruat cœlum, L., let the heavens fall.
Ruse de guerre, F., a stratagem of war.
Rus in urbe, L., the country in town.

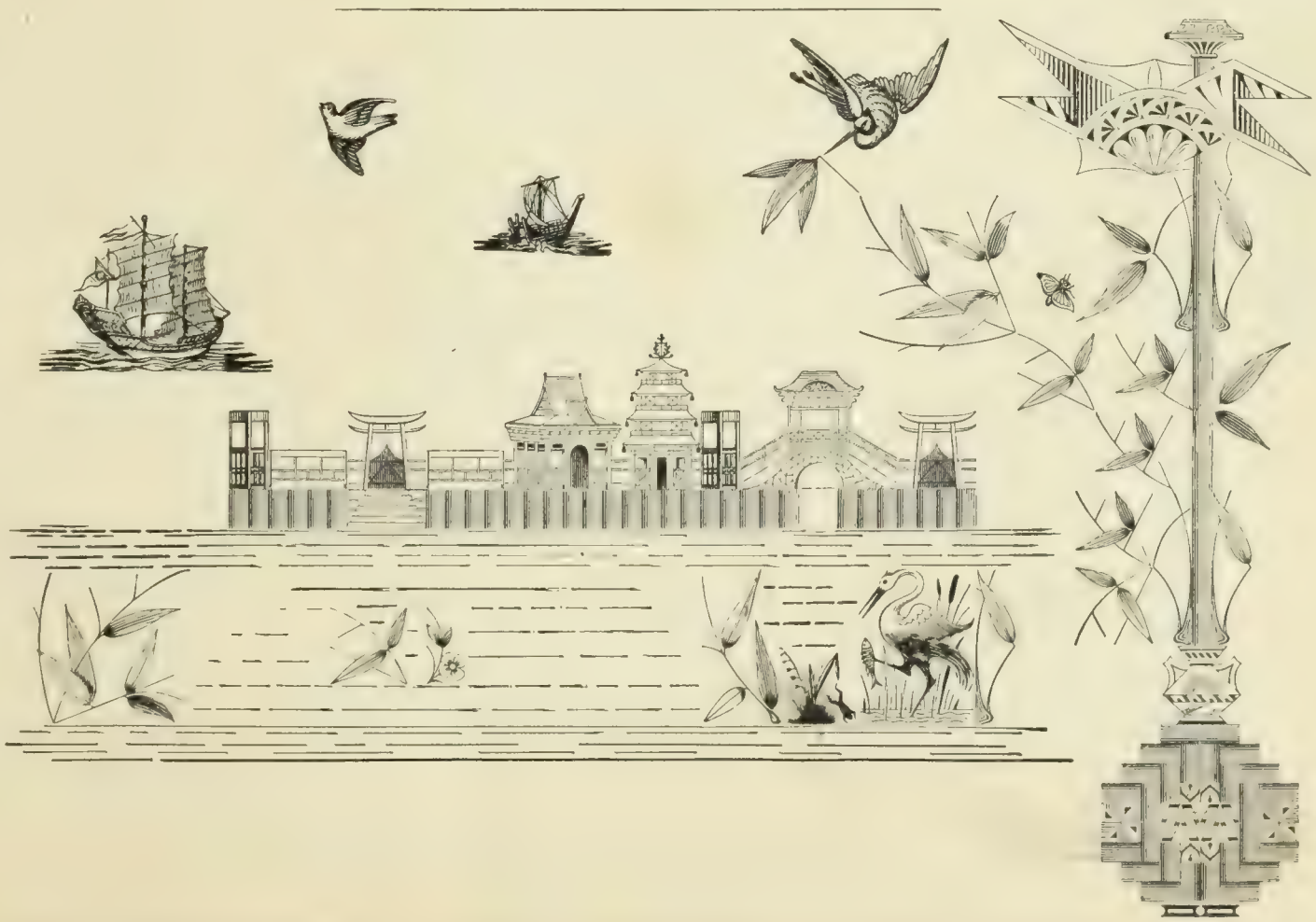
Sal Atticum, L., Attic salt; that is, wit.
Salus populi suprema est lex, L., the welfare of the people is the supreme law;—motto of Missouri.
Salvo jure, L., saving the right.
Sanctum sanctorum, L., the holy of holies.
Sang froid, F., cold blood; coolness.
Sans ceremonie, F., without ceremony.
Sans facon, F., without form or trouble.
Sans peur et sans reproche, F., without fear and without reproach.
Sartor resartus, L., the tailor mended.
Satia verborum, L., enough of words.
Sauve qui peut, F., save himself who can.
Secundum artem, L., according to art or rule; scientifically.
Secundum naturam, L., according to nature.
Secundum ordinem, L., according to order; in order.
Semel et simul, L., once and together.
Semel pro semper, L., once for all.
Semper idem, L., always the same.
Semper paratus, L., always ready.
Se non e vero, e ben trovato, It., if it is not true, it is well feigned.
Sic itur ad astra, L., such is the way to immortality.
Sic passim, L., so everywhere.
Sic semper tyrannis, L., ever so to tyrants;—motto of Virginia.
Sic transit gloria mundi, L., so earthly glory passes away.

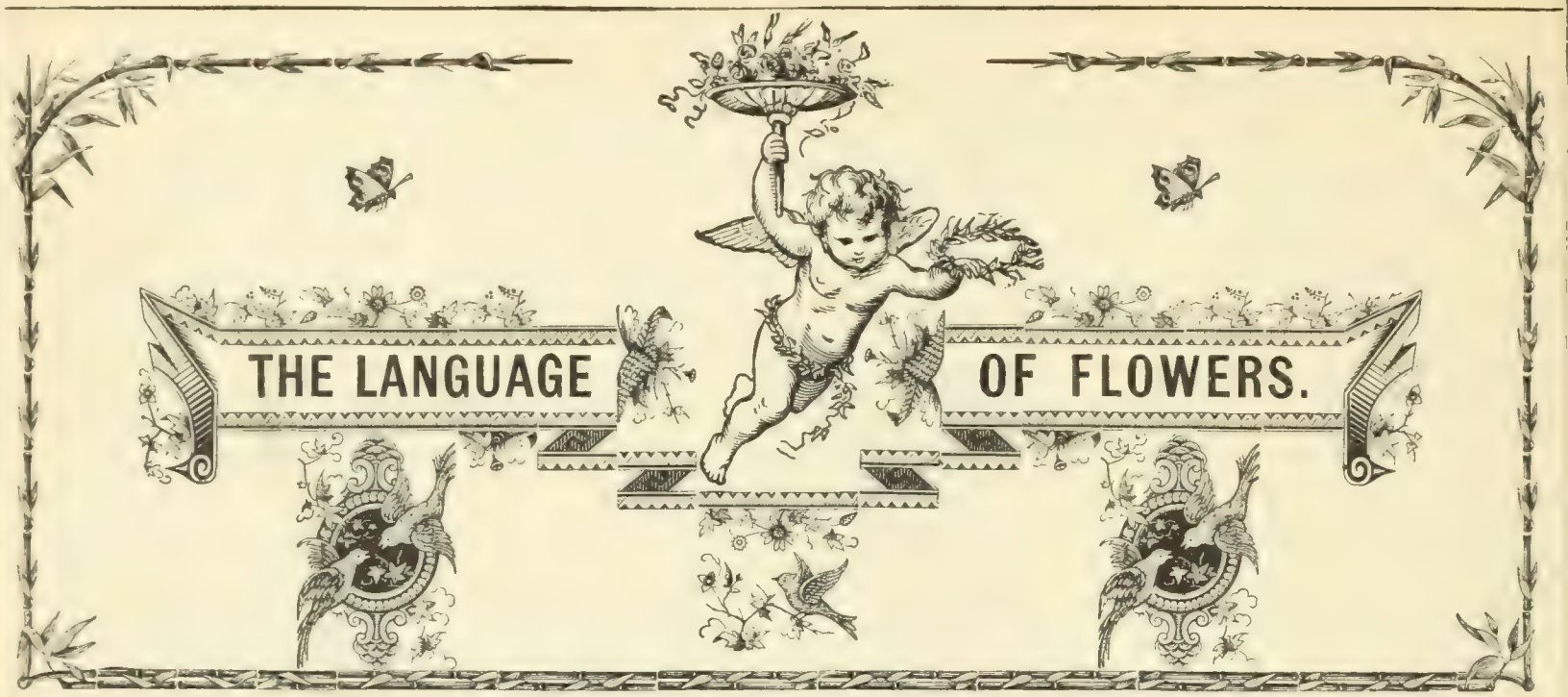
Sic volo, sic jubeo, L., thus I will; thus I command.
Similia similibus curantur, L., like things are cured by like things.
Similis simili gaudet, L., like is pleased with like.
Si monumentum quæris circumspice, L., if you seek his monument, look around.
Sine die, L., without a day appointed.
Sine qua non, L., an indispensable condition.
Siste viator! L., stop, traveler!
Si vis pacem, para bellum, L., if you wish peace, prepare for war.
Soi-disant, F., self-styled.
Spero meliora, L., I hope for better things.
Spirituel, F., intellectual; witty.
Spolia opima, L., in *ancient Rome*, the spoils of a vanquished general taken by the victorious general; a rich booty.
Sponte sua, L., of one's own accord.
Statu quo ante bellum, L., in the state which was before the war.
Status quo, L., the state in which.
Stet, L., let it stand.
Suaviter in modo, fortiter in re, L., gentle in manners, brave in deed.
Sub judice, L., under consideration.
Sub pœna, L., under a penalty.
Sub rosa, L., privately.
Sub silentio, L., in silence or stillness.
Sui generis, L., of its ownkind.
Summum bonum, L., the chief good.
Summum jus, summa injuria, L., the rigor of the law is the height of oppression.
Surgit amari aliquid, L., something bitter arises.
Suum cuique, L., let each have his own.

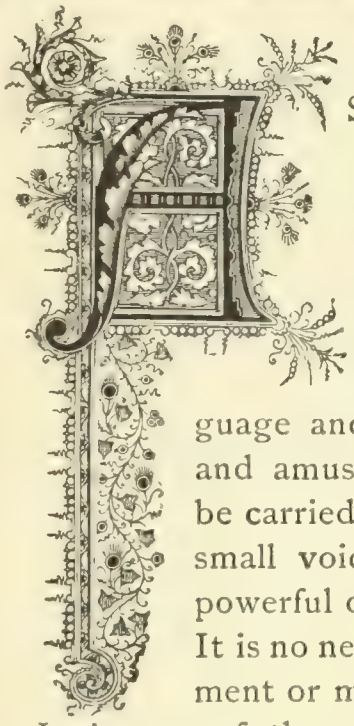
Tableau vivant, F., the representation of some scene by groups of persons.
Tabula rasa, L., a smooth or blank tablet.
Tædium vitæ, L., weariness of life.
Tant pis, L., so much the worse.
Te Deum, L., a hymn of thanksgiving.
Tempora mutantur, et nos mutamur in illis, L., the times are changed, and we are changed with them.
Tempus fugit, L., time flies.
Terminus ad quem, L., the time to which.
Terminus a quo, L., the time from which.
Terra firma, L., solid earth.
Terra incognita, L., an unknown country.
Tertium quid, L., a third something.
Tete-a-tete, F., head to head; a private conversation.
Toga virilis, L., the gown of manhood.
To kalon, Gr., the beautiful; the chief good.
Totidem verbis, L., in just so many words.
Toties quoties, L., as many as.
Toto cœlo, L., by the whole heavens; diametrically opposite.
Toujours pret, F., always ready.
Tour de force, F., a feat of strength or skill.
Tout-a-fait, F., entirely; wholly.
Tout ensemble, F., the whole taken together.
Troja fuit, L., Troy was.
Trottoir, F., a sidewalk.
Tu quoque, Brute! L., and thou, too, Brutus!
Tutor et ultor, L., protector and avenger.
Tuum est, L., it is your own.

Ubi mel, ibi apes, L., where honey is, there are bees.
Ultima ratio regum, L., the last argument of kings; war.
Ultima Thule, L., the utmost boundary or limit.
Un bien fait n'est jamais perdu, F., a kindness is never lost.
Un fait accompli, L., an accomplished fact.
Unguibus et rostro, L., with claws and beak.
Usque ad nauseam, L., to disgust.
Usus loquendi, L., usage in speaking.
Utile dulci, L., the useful with the pleasant.
Ut infra, L., as below.
Uti possidetis, L., as you possess; state of present possession.
Ut supra, L., as above stated.

Vade mecum, L., go with me.
Vale, L., farewell.
Valet de chambre, F., an attendant; a footman.
Variæ lectiones, L., various readings.
Variorum notæ, L., the notes of various authors.
Veni, vidi, vici, L., I came, I saw, I conquered.
Vera pro gratiis, L., truth before favor.
Verbatim et literatim, L., word for word, and letter for letter.
Verbum sat sapienti, L., a word is enough for a wise man.
Veritas prevalebit, L., the truth will prevail.
Veritas vincit, L., truth conquers.
Vestigia, L., tracks; vestiges.
Vestigia nulla retrorsum, L., no footsteps backward.
Vexata quæstio, L., a disputed question.
Vice, L., in the place of.
Vice versa, L., the terms being exchanged.
Videlicet, L., to wit; namely.
Vide ut supra, L., see what is stated above.
Vi et armis, L., by force and by arms; by main force.
Vincit, qui se vincit, L., he conquers who overcomes himself.
Vinculum matrimonii, L., the bond of marriage.
Virtus laudatur, et alget, L., virtue is praised, and is not cherished (is starved).
Virtus semper viridis, L., virtue is ever green and blooming.
Vis inertiæ, L., the power of inertia; resistance.
Vivat regina! L., long live the queen!
Vivat rex! L., long live the king!
Viva voce, L., by the living voice; by oral testimony.
Vivat respublica! L., long live the republic!
Vive la republique! F., long live the republic!
Vive l'empereur! F., long live the emperor!
Vive le roi! F., long live the king!
Voila, F., behold; there is or there are.
Volens et potens, L., able and willing;—motto of Nevada.
Volente Deo, L., Godwilling.
Volenti non fit injuria, L., no injustice is done to the consenting person.
Vox et prætera nihil, L., a voice and nothing more; sound without sense.
Vox populi, vox Dei, L., the voice of the people is the voice of God.
Vulgo, L., commonly.
Vultus est index animi, L., the face is the index of the mind.







AS a means of expressing our thoughts pleasantly and interestingly, flowers afford us valuable aid; and if an intimate knowledge is possessed of their language and variety, an important and amusing correspondence may be carried on through this "still small voice," which is the more powerful on account of its silence. It is no new thing to attach a sentiment or meaning to each flower.

It is one of the chief amusements of the Greek girls to drop these symbols of their esteem or scorn upon the various passengers who pass their latticed windows; and the traveler can read upon the rocks of Egypt, the accounts of the conquests of that ancient people, recorded by foreign plants. It was not till the reign of Charles XII. that the Eastern language of flowers was brought to Western Europe. That gifted Lady Mary Wortley Montague first told the English-speaking people how the fair maidens of the East had, through this silent and mute speech of flowers, been able to conduct extended and important correspondence. The charm of this interchange of thought lies largely in the romance attendant upon an expression of sentiment in a disguised and partially hidden language.

Lady Montague, in speaking of this flower language, says:

"There is no color, no flower, no weed, no fruit, herb, pebble or feather, that has not a verse belonging to it; and you may quarrel, reproach, or send letters of passion, friendship or civility, or even of news, without even inking your fingers."

The following dictionary of the meaning of flowers is believed to be complete in every respect, though every year brings new flowers to us, and requires constant addition to the vocabulary of flower language.

The following illustrations will convey an idea of how an interesting correspondence may be carried on by means of bouquets, etc.:

The first principle to be observed in the construction of the floral love-letter is that the pronoun *I* or *me* is expressed by inclining the flower to the left, and the pronoun *thou* or *thee* by sloping it to the right; but when represented by drawings on paper, these positions

should be reversed, as the flower should lean to the heart of the person whom it is to signify. The article *a*, *an* and *the* may be expressed by tendrils—the first by a single tendril, the second by a double tendril, and the third by one with three branches.

The second rule is, that if a flower presented upright expresses a particular sentiment, when reversed it has a contrary meaning. Thus, for example, a rosebud upright, with its thorns and its leaves, means, "I fear, but I hope." If the same bud is returned, held downward, it signifies, "You must neither hope nor fear." But if the thorns be stripped off, it expresses, "There is everything to hope." Deprived of its leaves, it signifies "There is everything to fear." Thus the expression may be varied, of almost all the flowers, by changing their position. The flower of the marigold, for example, placed on the head, signifies, "Trouble of spirit;" on the heart, "Trouble of love;" on the bosom, "Weariness." The pansy, held upright, denotes "Heart's ease;" reversed, it speaks the contrary: when presented upright, it is understood to say, "Think of me;" but when offered pendant, it means, "Forget me."

"Yes" is implied by touching the flower given with the lips.

"No," by pinching off a petal and casting it away.

"I am" is expressed by a laurel-leaf twisted round the bouquet.

"I have," by an ivy-leaf folded together.

"I offer you," by a leaf of the Virginian creeper.

The following examples are given:

Your humility and amiability have won my love.

Expressed thus:

Broom.....Humility.
White Jasmine.....Amiability.
Myrtle.....Love.

EXAMPLE.

Farewell! give me your good wishes. Forget me not.

Expressed thus:

Sprig of Spruce Fir...Farewell.
Sweet Basil.....Give me your good wishes.
Forget-Me-Not.....Forget me not.
A Red Rose.....I love you.

EXAMPLE.

Your insincerity and avarice make me hate you

Expressed thus:

Cherry Blossom, or Foxglove.....Insincerity.
Scarlet Auricula.....Avarice.
Turk's Cap.....Hatred.

EXAMPLE.

Beware of deceit. Danger is near. Depart!

Expressed thus:

Oleander.....Beware.
White Flytrap.....Deceit.
Rhododendron.....Danger is near.
Sweet Pea.....Depart.

EXAMPLE.

Be assured of my sympathy. May you find consolation!

Expressed thus:

Thrift.....Be assured of my sympathy.
Red Poppy.....Consolation.

DICTIONARY OF FLOWERS.

Abecedary.....Volubility.
Abatina.....Fickleness.
Acacia.....Friendship.
Acacia, rose or white..Elegance.
Acacia, yellow.....Secret love.
Acanthus.....The fine arts, artifice.
Acalia.....Temperance.
Achillea Millefolia....War.
Achimenes Cupreata..Such worth is rare.
Aconite (Wolfsbane)..Misanthropy.
Aconite, Crowfoot....Lustre.
Adonis, Flos.....Sad memories.
African Marigold.....Vulgar minds.
Agnus Castus.....Coldness, indifference.
Agrimony.....Thankfulness, gratitude.
Almond (common)....Stupidity, indiscretion.
Almond (flowering)...Hope.
Almond, Laurel.....Perfidy.
Allspice.....Compassion.
Aloe.....Grief, religious superstitition.
Althæa Frutex (Syrian Mallow).....Persuasion.
Alyssum (sweet).....Worth beyond beauty.
Amaranth (globe).....Immortality, unfading love.
Amaranth (Cockscomb).....Foppery, affectation.
Amaryllis.....Pride, timidity, splendid beauty.
Ambrosia.....Love returned.
American Cowslip.....Divine beauty.
American Elm.....Patriotism.
American Linden.....Matrimony.
American Scarwort...Welcome to a stranger, cheerfulness in old age.
Amethyst.....Admiration.
Andromeda.....Self-sacrifice.
Anemone (Zephyr flower).....Sickness, expectation.
Anemone (garden)....Forsaken.
Angelica.....Inspiration, or magic.
Angrec.....Royalty.
Apricot (blossom).....Doubt.
Apple.....Temptation.
Apple (blossom).....Preference, fame speaks him great and good.
Apple, Thorn.....Deceitful charms.
Apocynum (Dogsbane).....Deceit.
Arbor Vitæ.....Unchanging friendship, live for me.
Arum (Wake Robin)..Ardor, zeal.
Ash-leaved Trumpet-flower.....Separation.
Ash Mountain.....Prudence, or With me you are safe.
Ash Tree.....Grandeur.
Aspen Tree.....Lamentation, or fear.
Aster (China).....Variety, afterthought.
Asphodel.....My regrets follow you to the grave.
Auricula.....Painting.
Auricula, scarlet.....Avarice.
Austurtium.....Splendor.
Azalea.....Temperance.
Bachelor's Buttons....Celibacy.
Balm.....Sympathy.
Balm, gentle.....Pleasantry.
Balm of Gilead.....Cure, relief.
Balsam, red.....Touch me not, impatient resolves.
Balsam, yellow.....Impatience.
Barberry.....Sharpness of temper.
Basil.....Hatred.
Bay leaf.....I change but in death.
Bay (rose) Rhododendron.....Danger, beware.
Bay Tree.....Glory.
Bay Wreath.....Reward of merit.
Bearded Crepis.....Protection.

Beech Tree.....Prosperity.
Bee Orchis.....Industry.
Bee Ophrys.....Error.
Begonia.....Deformity.
Belladonna.....Silence, hush!
Bell Flower, Pyramidal..... Constancy.
Bell Flower (small white).....Gratitude.
Belvedere.....I declare against you.
Betony.....Surprise.
Bilberry.....Treachery.
Bindweed, great.....Insinuation, importunity.
Bindweed, small.....Humility.
Birch.....Meekness.
Birdsfoot, Trefoil.....Revenge.
Bittersweet; Nightshade.....Truth.
Black Poplar.....Courage.
Blackthorn.....Difficulty.
Bladder Nut Tree.....Frivolity, amusement.
Bluebottle.....Delicacy.
Bluebell.....Constancy, sorrowful regret.
Blue-flowered Greek Valerian.....Rupture.
Bonus Henricus.....Goodness.
Borage.....Bluntness.
Box Tree.....Stoicism.
Bramble.....Lowliness, envy, remorse.
Branch of Currants....You please all
Branch of Thorns.....Severity, rigor.
Bridal Rose.....Happy love.
Broom.....Humility, Neatness.
Browallia Jamisonii...Could you bear poverty?
Buckbean.....Calm repose.
Bud of White Rose...Heart ignorance of love.
Buglos.....Falsehood.
Bulrush.....Indiscretion, docility.
Bundle of Reeds, with their Panicles.....Music.
Burdock.....Importunity, touch me not.
Burr.....Rudeness, you weary me.
Buttercup.....Ingratitude, childishness.
Butterfly Orchis.....Gaiety.
Butterfly Weed.....Let me go.

Cabbage.....Profit.
Cacalia.....Adulation.
Cactus.....Warmth.
Calla Æthiopica.....Magnificent beauty.
Calceolaria.....I offer you pecuniary assistance, or I offer you my fortune.
Calycanthus.....Benevolence.
Camelia Japonica, red. Unpretending excellence.
Camelia Japonica, white.....Perfected loveliness.
Camomile.....Energy in adversity.
Campanula Pyramida. Aspiring.
Canary Grass.....Perseverence.
Candytuft.....Indifference.
Canterbury Bell.....Acknowledgment.
Cape Jasmine.....I am too happy.
Cardamine.....Paternal error.
Carnation, deep red...Alas! for my poor heart.
Carnation, striped.....Refusal.
Carnation, yellow.....Disdain.
Cardinal Flower.....Distinction.
Catchfly.....Snare.
Catchfly, red.....Youthful love.
Catchfly, white.....Betrayed.
Cattleya.....Mature charms.
Cattleya Pineli.....Matronly grace.
Cedar.....Strength.
Cedar of Lebanon.....Incorruptible.
Cedar Leaf.....I live for thee.
Celandine, lesser.....Joys to come.
Cereus, creeping.....Modest genius.
Centaury.....Delicacy.
Champignon.....Suspicion.
Chequered Fritillary..Persecution.
Cherry Tree, white....Good education.
Cherry Tree, white....Deception.
Chestnut Tree.....Do me justice.
Chinese Primrose.....Lasting love.
Chickweed.....Rendezvous.
Chicory.....Frugality.
China Aster.....Variety.
China Aster, double..I partake your sentiments.
China Aster, single...I will think of it.
China or Indian Pink. Aversion.
China Rose.....Beauty always new.
Chinese Chrysanthemum.....Cheerfulness under adversity.
Chorozema Varium...You have many lovers.
Christmas Rose.....Relieve my anxiety.
Chrysanthemum, red..I love.
Chrysanthemum, white.....Truth.
Chrysanthemum, yellow.....Slighted love.
Cineraria.....Always delightful.
Cinquefoil.....Maternal affection.
Circæa.....Spell.
Cistus, or Rock Rose..Popular favor.
Cistus, gum.....I shall die to-morrow.
Citron.....Ill-natured beauty.
Clarkia.....The variety of your conversation delights me.
Clematis.....Mental beauty.
Clematis, evergreen...Poverty.
Clianthus.....Worldliness, self-seeking.
Clotbur.....Rudeness, pertinacity.
Cloves.....Dignity.
Clover, four-leaved...Be mine.
Clover, red.....Industry.
Clover, white.....Think of me.
Cobæa.....Gossip.
Cockscomb, Amaranth. Foppery, affectation, singularity.
Colchicum, or Meadow Saffron.....My best days are past.
Coltsfoot.....Justice shall be done.
Columbine.....Folly.
Columbine, purple....Resolved to win.
Columbine, red.....Anxious and trembling.
Convolvulus.....Bonds.
Convolvulus, blue (minor).....Repose, night.
Convolvulus, major...Extinguished hopes.
Convolvulus, pink....Worth sustained by judicious and tender affection.
Corchorus.....Impatient of absence.
Coreopsis.....Always cheerful.
Coreopsis Arkansa....Love at first sight.
Coriander.....Hidden worth.
Corn.....Riches.
Corn, broken.....Quarrel.
Corn Straw.....Agreement.
Corn Bottle.....Delicacy.
Corn Cockle.....Gentility.
Cornel Tree.....Duration.
Coronella.....Success crown your wishes.
Cosmelia Subra.....The charm of a blush.
Cowslip.....Pensiveness, winning grace.
Cowslip, American...Divine beauty.
Crab, blossom.....Ill-nature.
Cranberry.....Cure for heart-ache.
Creeping Cereus.....Horror.
Cress.....Stability, power.
Crocus.....Abuse not.
Crocus, Spring.....Youthful gladness.
Crocus, Saffron.....Mirth.
Crown, Imperial.....Majesty, power.
Crowsbill.....Envy.
Crowfoot.....Ingratitude.
Crowfoot, Aconite-leaved.....Lustre.
Cuckoo Plant.....Ardor.
Cudweed, American..Unceasing remembrance.
Currant.....Thy frown will kill me.
Cuscuta.....Meanness.
Cyclamen.....Diffidence.
Cypress.....Death, mourning,

Daffodil.....Regard.
Dahlia.....Instability.
Daisy.....Innocence.
Daisy, garden.....I share your sentiments.
Daisy, Michaelmas...Farewell, or afterthought.
Daisy, party-colored..Beauty.
Daisy, wild.....I will think of it.
Damask Rose.....Brilliant complexion.
Dandelion.....Rustic oracle.
Daphne.....Glory, immortality.
Daphne Odora.....Painting the lily.
Darnel.....Vice.
Dead Leaves.....Sadness.
Deadly Night-shade..Falsehood.
Dew Plant.....A serenade.
Dianthus.....Make haste.
Diosma.....Your simple elegance charms me.
Dipteracanthus Spectabilis.....Fortitude.
Diplademia Crassinoda.....You are too bold.
Dittany of Crete.....Birth.
Dittany of Crete, white.....Passion.
Dock.....Patience.
Dodder of Thyme.....Baseness.
Dogsbane.....Deceit, falsehood.
Dogwood.....Durability.
Dragon Plant.....Snare.
Dragonwort.....Horror.
Dried Flax.....Utility.
Ebony Tree.....Blackness.
Echites Atropurpurea. Be warned in time.
Eglantine (Sweet-briar) Poetry, I wound to heal.
Elder.....Zealousness.
Elm.....Dignity.
Enchanters' Nightshade.....Witchcraft, sorcery.

Endive.....Frugality.
Escholzia.....Do not refuse me.
Eupatorium.....Delay.
Everflowering Candy-tuft.....Indifference.
Evergreen Clematis...Poverty.
Evergreen Thorn...Solace in adversity.
Everlasting.....Never-ceasing remembrance.
Everlasting Pea...Lasting pleasure.
Fennel.....Worthy all praise, strength.
Fern.....Fascination, magic, sincerity.
Ficoides, Ice Plant....Your looks freeze me.
Fig.....Argument.
Fig Marigold.....Idleness.
Fig Tree.....Prolific.
Filbert.....Reconciliation.
Fir.....Time.
Fir Tree.....Elevation.
Flax.....Domestic industry, fate, I feel your kindness.
Flax-leaved Golden-locks.....Tardiness.
Fleur-de-lis.....Flame, I burn.
Fleur-de-Luce.....Fire.
Flowering Fern.....Reverie.
Flowering Reed...Confidence in Heaven.
Flower-of-an-Hour...Delicate beauty.
Fly Orchis.....Error.
Flytrap.....Deceit.
Fool's Parsley.....Silliness.
Forget-Me-Not.....True love.
Foxglove.....Insincerity.
Foxtail Grass.....Sporting.
Franciscea Latifolia..Beware of false friends.
French Honeysuckle..Rustic beauty.
French Marigold.....Jealousy.
French Willow.....Bravery and humanity.
Frog Ophrys.....Disgust.
Fuller's Teasel.....Misanthropy.
Fumitory.....Spleen.
Fuchsia, scarlet.....Taste.
Furze, or Gorse.....Love for all seasons.
Garden Anemone.....Forsaken.
Garden Chervil.....Sincerity.
Garden Daisy.....I partake your sentiments.
Garden Marigold.....Uneasiness.
Garden Ranunculus...You are rich in attractions.
Garden Sage.....Esteem.
Garland of Roses.....Reward of virtue.
Gardenia.....Refinement
Germander Speedwell.Facility.
Geranium, dark.....Melancholy.
Geranium, Horse-shoe leaf.....Stupidity.
Geranium, Ivy.....Bridal favor.
Geranium, Lemon.....Unexpected meeting.
Geranium, Nutmeg...Expected meeting.
Geranium, Oak-leaved.True friendship.
Geranium, Pencilled..Ingenuity.
Geranium, Rose-scented.....Preference.
Geranium, scarlet.....Comforting.
Geranium, Silver-leaved.....Recall.
Geranium, wild.....Steadfast piety.
Gillyflower.....Bonds of affection.
Gladioli.....Ready armed.
Glory Flower.....Glorious beauty.
Goat's Rue.....Reason.
Golden Rod.....Precaution.
Gooseberry.....Anticipation.
Gourd.....Extent, bulk.
Grammanthus Chlora-flora.....Your temper is too hasty.
Grape, wild.....Charity.
Grass.....Submission, utility.
Guelder Rose.....Winter, age.
Hand Flower Tree....Warning.
Harebell.....Submission, grief.
Hawkweed.....Quicksightedness.
Hawthorn.....Hope.
Hazel.....Reconciliation.
Heartsease, or Pansy.Thoughts.
Heath.....Solitude.
Helenium.....Tears.
Heliotrope.....Devotion, or I turn to thee.
Hellebore.....Scandal, calumny.
Helmet Flower (Monkshood).....Knight-errantry.
Hemlock.....You will be my death.
Hemp.....Fate.
Henbane.....Imperfection.
Hepatica.....Confidence.
Hibiscus.....Delicate beauty.
Holly.....Foresight.
Holly Herb.....Enchantment.
Hollyhock.....Ambition, fecundity.
Honesty.....Honesty, fascination.
Honey Flower.....Love sweet and secret.
Honeysuckle.....Generous and devoted affection.
Honeysuckle (Coral)..The color of my fate.
Honeysuckle (French)Rustic beauty.
Hop.....Injustice.
Hornbeam.....Ornament.
Horse Chestnut.....Luxury.
Hortensia.....You are cold.
Houseleek.....Vivacity, domestic industry.
Houstonia.....Content.
Hoya.....Sculpture.
Hoyabella.....Contentment.
Humble Plant.....Despondency.
Hundred-leaved Rose.Dignity of mind.
Hyacinth.....Sport, game, play.
Hyacinth, purple.....Sorrowful.
Hyacinth, white.....Unobtrusive loveliness.
Hydrangea.....A boaster.
Hyssop.....Cleanliness.
Iceland Moss.....Health.
Ice Plant.....Your looks freeze me.
Imbricata.....Uprightness, sentiments of honor.
Imperial Montague...Power.
Indian Cress.....Warlike trophy.
Indian Jasmine (Ipomœa).....Attachment.
Indian Pink, double...Always lovely.
Indian Plum.....Privation.
Iris.....Message.
Iris, German.....Flame.
Ivy.....Friendship, fidelity, marriage.
Ivy, sprig of, with tendrils.....Assiduous to please.
Jacob's Ladder.....Come down.
Japan Rose.....Beauty is your only attraction.
Jasmine.....Amiability.
Jasmine, Cape.....Transport of joy.
Jasmine, Carolina.....Separation.
Jasmine, Indian.....I attach myself to you.
Jasmine, Spanish.....Sensuality.
Jasmine, yellow.....Grace and elegance.
Jonquil.....I desire a return of affection.
Judas Tree.....Unbelief, betrayal.
Juniper.....Succor, protection.
Justicia.....The perfection of female loveliness.
Kennedia.....Mental beauty.
King-cups.....Desire of riches.
Laburnum.....Forsaken, pensive beauty.
Lady's Slipper.....Capricious beauty, win me and wear me.
Lagerstræmia, Indian.Eloquence.
Lantana.....Rigor.
Lapageria Rosea.....There is no unalloyed good.
Larch.....Audacity, boldness.
Larkspur.....Lightness, levity.
Larkspur, pink.....Fickleness.
Larkspur, purple.....Haughtiness.
Laurel.....Glory.
Laurel, common, in flower.....Perfidy.
Laurel, Ground.....Perseverance.
Laurel, Mountain.....Ambition.
Laurel-leaved Magnolia.....Dignity.
Laurestina.....A token.
Lavender.....Distrust.
Leaves (dead).....Melancholy.
Lemon.....Zest.
Lemon Blossoms.....Fidelity in love.
Leschenaultia Splendens.....You are charming.
Lettuce.....Cold-heartedness.
Lichen.....Dejection, solitude.
Lilac, field.....Humility.
Lilac, purple.....First emotions of love.
Lilac, white.....Youthful innocence.
Lily, Day.....Coquetry.
Lily, Imperial.....Majesty.
Lily, white.....Purity, sweetness.
Lily, yellow.....Falsehood, gaiety.
Lily of the Valley.....Return of happiness, unconscious sweetness.
Linden or Lime Trees.Conjugal love.
Lint.....I feel my obligations.
Live Oak.....Liberty.
Liverwort.....Confidence.
Liquorice, wild.....I declare against you.
Lobelia.....Malevolence.
Locust Tree.....Elegance.
Locust Tree, green...Affection beyond the grave.
London Pride.....Frivolity.
Lote Tree.....Concord.
Lotus.....Eloquence.
Lotus Flower.....Estranged love.
Lotus Leaf.....Recantation.
Love in a Mist.....Perplexity.
Love lies Bleeding....Hopeless, not heartless.
Lucern.....Life.

Lupine.....Voraciousness.
Madder.....Calumny.
Magnolia.....Love of Nature.
Magnolia, Swamp....Perseverance.
Mallow.....Mildness.
Mallow, Marsh.....Beneficence.
Mallow, Syrian.....Consumed by love.
Mallow, Venetian....Delicate beauty.
Mallon Creeana.....Will you share my fortunes?
Manchineal Tree.....Falsehood.
Mandrake.....Horror.
Maple.....Reserve.
Marianthus.....Hope for better days.
Marigold.....Grief.
Marigold, African....Vulgar minds.
Marigold, French.....Jealousy.
Marigold, Prophetic. Prediction.
Marigold and Cypress.Despair.
Marjoram.....Blushes.
Marvel of Peru.....Timidity
Meadow Lychnis.....Wit.
Meadow Saffron.....My best days are past.
Meadowsweet.....Uselessness.
Mercury.....Goodness.
Mesembryanthemum..Idleness.
Mezereon.....Desire to please.
Michaelmas Daisy....After-thought.
Mignonette.....Your qualities surpass your charms.
Milfoil.....War.
Milkvetch.....Your presence softens my pains.
Milkwort.....Hermitage.
Mimosa, Sensitive Plant.....Sensitiveness.
Mint.....Virtue.
Mistletoe.....I surmount difficulties.
Mitraria Coccinea.....Indolence, dullness.
Mock Orange.....Counterfeit.
Monarda Amplexicaulis.....Your whims are quite unbearable.
Monkshood.....A deadly foe is near.
Monkshood, Helmet-flower.....Chivalry, Knight-errantry.
Moonwort.....Forgetfulness.
Morning Glory.....Affectation.
Moschatel.....Weakness.
Moss.....Maternal love.
Mosses.....Ennui.
Mossy Saxifrage.....Affection.
Motherwort.....Concealed love.
Mountain Ash.....Prudence.
Mourning Bride.....Unfortunate attachment, I have lost all.
Mouse-eared Chickweed.....Ingenuous simplicity.
Mouse-eared Scorpion Grass.....Forget me not.
Moving Plant.....Agitation.
Mudwort.....Happiness, tranquility.
Mulberry Tree, black.I shall not survive you.
Mulberry Tree, white.Wisdom.
Mushroom.....Suspicion, or I can't entirely trust you.
Musk Plant.....Weakness.
Mustard Seed.....Indifference.
Myrobalan.....Privation.
Myrrh.....Gladness.
Myrtle.....Love.

Narcissus.....Egotism.
Nasturtium.....Patriotism.
Nemophila.....Success everywhere.
Nettle, common stinging.....You are spiteful.
Nettle, burning.....Slander.
Nettle Tree.....Conceit.
Night-blooming Cereus.....Transient beauty.
Night Convolvulus....Night.
Nightshade.....Falsehood.
Oak Leaves.....Bravery.
Oak Tree.....Hospitality.
Oak, white.....Independence.
Oats.....The witching soul of music.
Oleander.....Beware.
Olive.....Peace.
Orange Blossoms.....Your purity equals your loveliness.
Orange Flowers.....Chastity, bridal festivities.
Orange Tree.....Generosity.
Orchis.....A belle.
Osier.....Frankness.
Osmunda.....Dreams.
Ox Eye.....Patience.
Palm.....Victory.
Pansy.....Thoughts.
Parsley.....Festivity.
Pasque Flower.....You have no claims.
Passion Flower.....Religious superstition, when the flower is reversed, or Faith if erect.
Patience Dock.....Patience.
Pea, Everlasting.....An appointed meeting, lasting pleasure.
Pea, Sweet.....Departure.
Peach.....Your qualities, like your charms, are unequaled.
Peach Blossom.....I am your captive.
Pear.....Affection.
Pear Tree.....Comfort.
Penstemon Azureum..High-bred.
Pennyroyal.....Flee away.
Peony.....Shame, bashfulness.
Peppermint.....Warmth of feeling.
Periwinkle, blue.....Early friendship.
Periwinkle, white.....Pleasures of memory.
Persicaria.....Restoration.
Persimmon.....Bury me amid Nature's beauties.
Peruvian Heliotrope..Devotion.
Petunia.....Your presence soothes me.
Pheasant's Eye.....Remembrance.
Phlox.....Unanimity.
Pigeon Berry.....Indifference.
Pimpernel.....Change, assignation.
Pine.....Pity.
Pine-apple.....You are perfect.
Pine, Pitch.....Philosophy.
Pine, Spruce.....Hope in adversity.
Pink.....Boldness.
Pink, Carnation.....Woman's love.
Pink, Indian, double. Always lovely.
Pink, Indian, single...Aversion.
Pink, Mountain.....Aspiring.
Pink, red, double.....Pure and ardent love.

Pink, single.....Pure love.
Pink, variegated.....Refusal.
Pink, white.....Ingeniousness, talent.
Plantain.....White man's footsteps.
Plane Tree.....Genius.
Plum, Indian.....Privation.
Plum Tree.....Fidelity.
Plum, wild.....Independence.
Plumbago Larpenta...Holy wishes.
Polyanthus.....Pride of riches.
Polyanthus, crimson..The heart's mystery.
Polyanthus, lilac.....Confidence.
Pomegranate.....Foolishness.
Pomegranate Flower..Mature elegance.
Poor Robin.....Compensation, or an equivalent.
Poplar, black.....Courage.
Poplar, white.....Time.
Poppy, red.....Consolation.
Poppy, scarlet.....Fantastic extravagance.
Poppy, white.....Sleep. My bane.
Potato.....Benevolence.
Potentilla.....I claim, at least, your esteem.
Prickly Pear.....Satire.
Pride of China.....Dissension.
Primrose.....Early youth and sadness.
Primrose, Evening....Inconstancy.
Primrose, red.....Unpatronized merit.
Privet.....Prohibition.
Purple Clover.....Provident.
Pyrus Japonica.....Fairies' fire.
Quaking-grass.....Agitation.
Quamoclit.....Busybody.
Queen's Rocket.....You are the Queen of coquettes, fashion.
Quince.....Temptation.
Ragged Robin.....Wit.
Ranunculus.....You are radiant with charms.
Ranunculus, garden...You are rich in attractions.
Ranunculus, wild.....Ingratitude.
Raspberry.....Remorse.
Ray Grass.....Vice.
Red Catchfly.....Youthful love.
Reed.....Complaisance, music.
Reed, split.....Indiscretion.
Rhododendron (Rose bay).....Danger, beware.
Rhubarb.....Advice.
Rocket.....Rivalry.
Rose.....Love.
Rose, Austrian.....Thou art all that is lovely.
Rose, Bridal.....Happy love.
Rose, Burgundy.....Unconscious beauty.
Rose, Cabbage.....Ambassador of love.
Rose, Campion.....Only deserve my love.
Rose, Carolina.....Love is dangerous.
Rose, China.....Beauty always new.
Rose, Christmas.....Tranquilize my anxiety.
Rose, Daily.....Thy smile I aspire to.
Rose, Damask.....Brilliant complexion.
Rose, deep red.....Bashful shame.
Rose, Dog.....Pleasure and pain.
Rose, Guelder.....Winter, age.
Rose, Hundred-leaved.Pride.
Rose, Japan.....Beauty is your only attraction.

Rose, Maiden-blush..If you love me you will find it out.
Rose, Montiflora.....Grace.
Rose, Mundi .. ..Variety.
Rose, Musk.....Capricious beauty.
Rose, Musk, cluster...Charming.
Rose, single.....Simplicity.
Rose, thornless.....Early attachment.
Rose, Unique.... ....Call me not beautiful.
Rose, white. .. ..I am worthy of you.
Rose, white, withered Transient impressions.
Rose, yellow... .....Decrease of love, jealousy.
Rose, York and Lancaster.....War.
Rose, full-blown placed over two buds..... .....Secrecy
Rose, white and red together.... . .....Unity.
Roses, crown of.....Reward of virtue.
Rosebud, red . .....Pure and lovely.
Rosebud, white.....Girlhood.
Rosebud, Moss.....Confession of love.
Rosebud (Rhododendron).....Beware, danger.
Rosemary .....Remembrance.
Rudbeckia..... .....Justice.
Rue .....Disdain.
Rush.....Docility.
Rye Grass.....Changeable disposition.
Saffron..... .....Beware of excess.
Saffron Crocus.....Mirth.
Saffron, Meadow.....My happiest days are past.
Sage.....Domestic virtue.
Sage, garden.... .....Esteem.
Sainfoin. . .....Agitation.
Saint John's Wort.....Animosity.
Salvia, blue .....Wisdom.
Salvia, red.....Energy.
Saxifrage, mossy.....Affection.
Scabious.....Unfortunate love.
Scabious, sweet .....Widowhood.
Scarlet Lychnis.....Sunbeaming eyes.
Schinus.....Religious enthusiasm.
Scotch Fir.....Elevation.
Sensitive Plant.....Sensibility.
Senvy... .....Indifference.
Shamrock.....Light-heartedness.
Shepherd's Purse.....I offer you my all.
Siphocampylos... ....Resolved to be noticed.
Snakesfoot..... Horror.
Snapdragon.....Presumption, also No.
Snowball..... .....Bound.
Snowdrop.....Hope.
Sorrel..... ....Affection.
Sorrel, wild.....Wit ill-timed.
Sorrel, wood.....Joy.
Southernwood.. .....Jest, bantering.
Spanish Jasmine.....Sensuality.
Spearmint..... ....Warmth of sentiment.
Speedwell..... .....Female fidelity.
Speedwell, Germander.Facility.
Speedwell, Spiked.....Semblance.
Spider Ophrys.....Adroitness.
Spiderwort.....Esteem, not love.
Spiked Willow Herb..Pretension.
Spindle Tree.....Your charms are engraven on my heart.
Star of Bethlehem....Purity.
Starwort.....After-thought.
Starwort, American...Cheerfulness in old age.
Stephanotis.....Will you accompany me to the East?
Stock.....Lasting beauty.
Stock, Ten Week.. ...Promptness.
Stonecrop.....Tranquillity.
Straw, broken.....Rupture of a contract.
Straw, whole.....Union.
Strawberry blossoms..Foresight.
Strawberry Tree.....Esteem, not love.
Sultan, lilac. .....I forgive you.
Sultan, white..... Sweetness.
Sultan, yellow... ....Contempt.
Sumach, Venice.... ..Splendor.
Sunflower, dwarf.....Adoration.
Sunflower, tall .....Haughtiness.
Swallow-wort.....Cure for heartache.
Sweet Basil.....Good wishes.
Sweet-brier, American.Simplicity.
Sweet-brier, European.I wound to heal.
Sweet-brier, yellow....Decrease of love.
Sweet Pea.....Delicate pleasures.
Sweet Sultan .. ..Felicity.
Sweet William.....Gallantry.
Sycamore.....Curiosity.
Syringa.....Memory.
Syringa, Carolina ...Disappointment.
Tamarisk..... ..... Crime.
Tansy, wild ....I declare war against you.
Teasel.....Misanthropy.
Tendrils of climbing plants . . ..Ties.
Thistle, common.....Austerity.
Thistle, Fuller's .. ..Misanthropy.
Thistle, Scotch .. ...Retaliation.
Thorn, apple.....Deceitful charms.
Thorn, branch of.....Severity.
Thrift..... .....Sympathy.
Throatwort.....Neglected beauty.
Thyme.....Activity or courage.
Tiger Flower .....For once may pride befriend me.
Traveler's Joy.....Safety.
Tree of Life.....Old age.
Trefoil..... ...Revenge.
Tremella Nestoc.....Resistance.
Trillium Pictum.....Modest beauty.
Triptilion Spinosum...Be prudent.
Truffle..... .....Surprise.
Trumpet Flower.....Fame.
Tuberose ....Dangerous pleasures.
Tulip, red..... ... ...Declaration of love.
Tulip, variegated... .Beautiful eyes.
Tulip, yellow.....Hopeless love.
Turnip.....Charity.
Tussilage (sweet-scented)..... .....Justice shall be done you.
Valerian.....An accommodating disposition.
Valerian, Greek..... .Rupture.
Venice, Sumach.....Intellectual excellence, splendor.
Venus' Car.....Fly with me.
Venus' Looking-glass.Flattery.
Venus' Trap.....Deceit.
Verbena, pink.. . ....Family union.
Verbena, scarlet.....Unite against evil, or church unity.
Verbena, white.. .....Pray for me.
Vernal Grass.... .... Poor, but happy
Veronica.....Fidelity.
Veronica Speciosa....Keep this for my sake.
Vervain.....Enchantment.
Vine.....Intoxication.
Violet, blue.....Faithfulness.
Violet, dame.....Watchfulness.
Violet, sweet.....Modesty.
Violet, yellow.....Rural happiness.
Virginia Creeper.....I cling to you both in sunshine and shade.
Virgin's Bower.....Filial love.
Viscaria Oculata.....Will you dance with me?
Volkamenia.....May you be happy!
Walnut.....Intellect, stratagem.
Wall-flower..... Fidelity in adversity.
Watcher by the Way-side..... ..Never despair.
Water Lily.. .....Purity of heart.
Water Melon.....Bulkiness.
Wax Plant.... .....Susceptibility.
Wheat Stalk.....Riches.
Whin..... .....Anger.
White Jasmine.....Amiability.
White Lily..... .....Purity and modesty.
White Mullein.....Good nature.
White Oak.....Independence.
White Pink..... .....Talent.
White Poplar.....Time.
White Rose (dried).. Death preferable to loss of innocence.
Whortleberry.....Treason.
Willow, Creeping.....Love forsaken.
Willow, Water.... ...Freedom.
Willow Herb..... ...Pretension.
Willow, Weeping.....Mourning.
Willow, French.....Bravery and humanity.
Winter Cherry.....Deception.
Wisteria.....Welcome, fair stranger!
Witch Hazel.....A spell.
Woodbine.... .....Fraternal love.
Wood Sorrel.....Joy, maternal tenderness.
Wormwood..... ....Absence.
Xanthium.....Rudeness, pertinacity.
Xeranthemum... .....Cheerfulness under adversity.
Yew.....Sorrow.
Zephyr Flower.....Expectation.
Zinnia.....Thoughts of absent friends.

LETTER WRITING.

A Thorough Analysis of the Style, Phraseology and Several Parts of a Letter.

THE importance of a knowledge of the style and phraseology of epistolary correspondence must be obvious to all who will give the subject a moment's consideration. It is generally allowed that letter writing, if not one of the highest, is one of the most difficult branches of composition. An *elegant* letter is much more rare than an elegant specimen of any other kind of writing. The great art is to be able to write gracefully and with ease, to suit the style to the correspondence, and while carefully avoiding all error, to avoid also the appearance of having *studied* the letter. This facility once acquired will be found the most valuable of all mental acquisitions to every class and in every connection. No rules can be laid down that will be always applicable in individual cases, nevertheless a few directions may not be inappropriate.

Matter and Manner.

The student having given attention to rules already considered for composition, he has only to write as he has been in the habit of thinking and speaking, being more particular in the selection of expression than in conversation. In all epistolary correspondence the choice of embellishments, the language, subject matter and manner, in general, should, as in conversation, be governed by the relative situations in life, as to age, rank and character of the parties addressed or addressing. We should never forget what we are, and what the person is whom we address. We should say only what ought to be said—to write, in fact, with the same restrictions as we would speak; to suppose the party present whom we address, and to bear in mind, that our letters are in every respect, representations of our own persons, that may be said to speak for us; and that an estimate of our character and manners is frequently formed from the style and language of our epistles.

Extract from a letter in which one sentence contains EIGHTY-SEVEN words, of which SIXTY-ONE are entirely unnecessary to the expression of the author's idea.

"If one could *really* be a spectator of what is passing in the world *around us* without taking part in the events, *or sharing in the passions and actual performance on the stage; if we could set ourselves down, as it were, in a private box of the world's great theater, and quietly look on at the piece that is playing, no more moved than is absolutely implied by sympathy with our fellow-creatures, what a curious, what an amusing,* what an interesting spectacle would life present."

Letter Writing a Photograph of Character.

The importance of perfect truthfulness, as well as refined taste and moderation in the use of words, should be borne in mind in all correspondence. The letter which a person writes is, in some sense, a photograph of the inner life or character of the writer. The character of the person is generally determined by the style of his writing. A letter carefully and correctly worded, neatly arranged, and properly addressed, is a great recommendation to the writer, while a stranger is likely to be favorably impressed whenever he receives such a proof of cultivation.

Letters are the only means, in very many cases, which we possess of influencing others.

Letters should never be written when laboring under great excitement, as the writer will almost certainly say things that he will repent the next day. In the heat of passion persons have sometimes written things that they would afterward have given worlds—if possessed—to recall. This will apply to the excitement of affection as well as to that of anger. When writing a letter it would be well to keep before our minds the question: "How will this look a year or ten years hence?" If we do this we may save ourselves from writing a great many foolish things. We should remember that written words are sometimes more enduring than marble; that years hence, if foolish or false, they may cause our own cheeks or those of our friends to tingle with shame. Do not be afraid to write of little things. Things that are worth talking about are worth writing about. Fortunes have been gained by many persons on account of a single well-written epistle. Wives have been won, and friendships created by a few carefully conceived and happily expressed sentences.

The length of letters will depend upon circumstances. Business letters require brevity and explicitness, while social letters may be extended, and are seriously marred by any tendency toward curtness.

Parts of Letters.

There are three parts to every letter: *First*, the Superscription; *Second*, the Body; *Third*, the Subscription.

The Superscription is that portion of the letter which comprises the name of the place from which it is written, the date at which it is written, and the complimentary address of the person to whom it is written.

The Body of the letter is the chief portion, and contains the information to be conveyed.

The Subscription is the portion of the letter devoted to the closing address, the name of the writer, etc.

Position and Arrangement.

The *Heading* of a letter consists of the *Place* and *Date*, and unless in a large city, the "place" should embrace the name of the post-office, and of the State. In a large city, the number, street, and city. Business men always use paper with printed heading. The "date" consists of the month, day of the month, and year; it may also include the day of the week.

FORM OF A LETTER.

(*Date.*)
Chicago, May 1st, 1880.

(*Complimentary Address.*)
My Dear Charles,

(*Body of the Letter.*)
Birthdays may be called the milestones in life's journey, and as you reach another of these anniversay landmarks to-day, permit me to congratulate you on having traveled thus far in safety, and to wish you, with all my heart, many similar opportunities of receiving the good wishes of your friends. That your future years may glide happily away, without care or sorrow, is the heartfelt prayer of

(*Complimentary Closing.*)
Yours most sincerely,

(*Signature.*)
Henry Arnold.

(*Name.*)
To Charles Fulton,

(*Address.*)
Washington, D. C.

In writing on ruled paper the heading should begin on the first line, a little to the left of the middle, and it may occupy one, two, or even three lines, according to circumstances. If paper is unruled, the positions should be the same. If the heading occupies two lines, the second should begin about an inch farther to the right than the first.

The Complimentary Address,

or salutation, is the term of politeness or respect, or affection with which we introduce a letter. In business letters the term generally employed in writing to a gentleman is *Sir*, *Dear Sir*, or *My Dear Sir*. In writing to a firm, *Sirs*, or *Gentlemen*. *Never* use the vulgar contraction "*gents*" for "*gentlemen*," nor "Dr." for "Dear." A business letter to a married woman, or a single woman not young, the proper salutation is *Madam*, *Dear Madam*, or *My Dear Madam*. To two or more, married or single, *Ladies*. To a young unmarried lady the salutation is generally omitted, to avoid the repetition of *Miss*, the address alone being used as an introduction. The complimentary

address is always written at the top of a business letter, and always at the bottom of a domestic letter; *i. e.*, to a near relative. In other letters it may be written at the top or bottom, to suit the taste or convenience of the writer.

Models for Headings.

Albany, N. Y., May 1, 1880.

Morrison, Whitesides County, Ill.,
Monday, January 26, 1880.

Mt. Holyoke Seminary,
South Hadley, Mass.,
July 3, 1880.

699 Dearborn Ave., Chicago,
April 30, 1880.

699 Dearborn Avenue,
Chicago, April 30, 1870.

The complimentary address should begin at the marginal line, one line lower than the date. It may occupy three, two or one line, the first line containing the *name and title alone.* The directions may occupy one line or two, according to length; a short word or abbreviation should not be written on a separate line —thus:

INCORRECT ARRANGEMENT.	CORRECT ARRANGEMENT.
S. S. HARRIS, ESQ.,	S. S. HARRIS, ESQ.,
Syracuse,	Syracuse, N.Y.
N.Y.	

If the address makes *three lines*, the salutation should begin under the initial letter or figure of the second line—thus:

MESSRS. CHARLES SCRIBNER'S SONS,
741 Broadway,
New York.
Dear Sirs:
Your favor, etc.

or,

MESSRS. ESTES & LAURIET.
365 Washington St.,
Boston, Mass.
Dear Sirs:—Please send by return, etc.

If the address makes *two lines*, the salutation should begin about an inch further to the right than the second line:

MESSRS. JANSEN, MCCLURG & CO.,
Chicago, Ill.
Gentlemen:—I have the honor to acknowledge, etc.

or,

MESSRS. JANSEN, MCCLURG & CO.,
Chicago, Ill.
Gentlemen:
I have the honor to acknowledge, etc.

Business Form. [To a Lady.]

MISS LIZZIE C. LONSDALE,
Rochester, N.Y.
We acknowledge with pleasure, etc.

NOTE.—If the lady were married, *Madam* or *Dear Madam* would follow the address.

Official Form.

MAJOR-GENERAL M. C. MEIGS,
Quartermaster General,
Washington, D. C.
General: (or Sir,)
I have the honor to transmit herewith, etc.

Social Form.

RESPECTED FRIEND:
Your kind favor was very gratefully, etc.

NOTE.—When the name of a correspondent is not given at the top, it should be written at the bottom. No title is used in addressing a member of the religious society of Friends.

Social Form. [Formal.]

MRS. FRANCES H. BURNETT,
Dear Madam:
Accept my sincere thanks for the beautiful book, etc.

Social Form. [Domestic.]

MY DEAR DAUGHTER:
Since I last wrote to you, etc.

Social Form. [Familiar.]

Your most welcome letter, my dear friend, arrived to-day, etc.

The Body of the Letter.

The body of the letter is the communication itself, exclusive of the heading, introduction, and conclusion. It should generally begin under the end of the salutation, but when the address is long it may begin on the same line, as seen by the illustrations given above.

A blank margin should always be left on

the left hand side—not on the right. The width of the margin should vary with the width of the page—on letter paper, about one inch; on note paper, about three-eighths of an inch. The *margin* should be perfectly even; if necessary rule a heavy blank marginal line on a separate piece of paper and lay under the page to be written on, but it should be dispensed with, however, as soon as possible.

The Conclusion.

The *Conclusion* consists of the *Complimentary Close*, the *Signature*, and sometimes (when not at the top) the *Address* of the person written to.

The *Complimentary Close* is the phrase of courtesy, respect or endearment used at the end of a letter.

Social letters admit of an almost infinite variety of forms of complimentary closing, and is generally prompted by the feeling of the moment, and should be nicely adapted to the relation of the parties, not too familiar, or too formal.

Business letters, or letters of any kind written to strangers or mere acquaintances, the customary form is "Yours truly," "Yours respectfully," "Yours very truly," "Truly yours," etc.

Official letters have a more stately and formal close than any other. The following are approved forms:

I have the honor to be (or remain*)
With much respect,
Your Obedient Servant,
A—— B——

**Remain* implies previous correspondence.

I have the honor to be (or remain)
Your Obedient Servant,
C—— D——

I have the honor to be (or remain)
Very Respectfully,
E—— F——

I am, sir,
Your Obedient Servant,
G—— H——

I have the honor to be, sir,
With the highest consideration,
Your Obedient Servant,
I—— K——

Very Respectfully, Your Obedient Servant,
L—— M——

Signature.

On this subject the following directions should be carefully observed:

1. Every letter should be signed.

2. If the letter contains anything of importance, the name should be written in full.

3. The name should be plainly written.

4. If the writer is a lady, she should, in writing to a stranger, so sign her name as to indicate not only her sex, but also whether she is married or single; the title may be enclosed in curves—as, (Miss), (Mrs.)

NOTE.—A lady must not prefix the title to her name except in writing to a stranger, or an inferior.

5. In a strictly *official* letter, the writer's official designation is written after or below his name, and forms part of the signature; thus,

JAMES R. RUSSELL,
Commissioner of Education.

The *Complimentary Close* is written on the next line below the end of the letter proper, and if too long may occupy one, two or three lines.

The *Signature* is written on the next line below the complimentary close, near the right hand edge of the sheet. The close and signature must be arranged similar to the parts of the heading and introduction—that is, they must present a regular slope downward and to the right. An exception must be made when the signature is very long; in that case it may begin a little more to the left than the close—thus:

Yours Respectfully,
CLAXTON, REMSEN & HAFFELFINGER

The *Address*, when it forms a part of the conclusion, is written on the next line below the signature, near the left hand edge, and the parts of it are arranged as when written at the top of the letter.

Materials.

Paper.—The paper used should be such as is suitable and intended for the purpose for which it is employed. It may now be obtained in infinite variety, adapted to all tastes and wants. The various kinds of paper in general use are Legal Cap, Bill Paper, Foolscap, Letter paper, Commercial Note, Note paper, and Billet.

Legal Cap is used in the writing of all *legal* documents, such as articles of agreement, taking of testimony, etc. It is designated by a red line on the left hand side running from top to bottom of the sheet, closed at the top.

Bill Paper is commonly ruled expressly for the purpose, a space of 2¾ inches being left unruled at the top for the insertion of the business advertisement of the person using the same.

Foolscap may be used in writing Notes, Orders, Receipts, Petitions, Compositions, etc., but should never be used in writing a private letter. If compelled to use it, for want of any other, an apology should be offered.

Letter Paper (about 8 by 10 inches) was formerly used exclusively in ordinary correspondence, and it is still used to some extent, but mainly in business correspondence.

Commercial Note (5 by 8 inches in size) is commonly used in business letters, and by gentlemen in ordinary epistolary correspondence.

Note and Billet Paper is commonly preferred by ladies, and is also used in *Notes of Invitation*, and any note or other written exercises that are brief.

Color.—White is the most elegant and tasteful color, and gentlemen should use no other. Delicately-tinted and perfumed paper may be used by ladies if they choose, but it is in bad taste for gentlemen to use it. For business letters no color is allowable but pure white or blueish white.

Persons in mourning may use "mourning paper"—and envelopes to match, the width of the border corresponding somewhat to the nearness of the relationship, and the recentness of the bereavement.

Answers.

All letters, unless considered disrespectful and insulting in their character, and returned accordingly, require some answer.

All letters that are to be answered should be answered promptly. It is as necessary to answer when written to as when spoken to. Negligence in this respect is incivility. Punctuality prevents misunderstandings and alienations, facilitates business, promotes good feelings, confirms friendships, and is in many ways advantageous to both parties to the correspondence.

Letters of business and courtesy, and letters from ladies, unless in a regular correspondence, and there is an understanding in reference to the matter, should be answered immediately.

In replying to a letter you have received, first acknowledge its reception, and then take up, in their order, all the points which require attention, before making any additional remarks that may seem to be required.

Two persons should never write in the same letter, unless both are very intimate with the correspondent. Indeed, it is better to avoid the practice in all cases.

Letters should be directed in a clear, large hand to the person for whom they are intended. If they are to be in care of some one else, let that be added after the name, or in the lower left hand corner of the letter.

A Few General Hints.

All letters should be written in a clear, fair hand; the t's should be scrupulously crossed and the i's dotted, and the sentences sufficiently punctuated to allow of the sense being readily comprehended. Owing to the almost universal use of gummed envelopes, the use of sealing wax has become nearly obsolete, though it adds a much more refined appearance to the note than simply closing it with adhesive gum. A neat little seal of red wax for a gentleman, and of gold, blue, or other fancy color, for a lady, are elegant and appropriate.

Letters of introduction or recommendation should never be sealed, as the bearer to whom it is given should know its contents.

In business and ceremonious letters do not write on both sides of the page.

Letters of compliment should always be written in the third person.

Avoid all erasures or blots, even if compelled to rewrite your letter.

Avoid writing with a pencil. Never write other than business letters on a half sheet of paper.

Monograms are only allowable in black or stamp; gilt or colored monograms are exeeedingly vulgar.

In communicating bad news great care should be taken not to do it too abruptly.

Speak of your own misfortunes as little as possible in your letters.

Never write in a tone of dejection, nor ever pen an ill-tempered letter.

Every letter should be civil in tone. If they are otherwise they detract from the dignity of the writer rather than the receiver.

No gentleman or lady ever writes an anonymous letter It is the weapon of cowards and knaves.

A person, without violating good taste, may use either ruled or plain paper, but unruled or plain paper is decidedly to be preferred, both because it is more stylish, and because it is more convenient, enabling one to write close or open to put much or little upon a sheet. Any one by a little practice can write straight without a guiding line, and the ability to do so is a valuable acquirement.

Letters about one's own affairs, requiring an answer, should always inclose a stamp to pay return postage. A still better way is to send a stamped and directed envelope.

Every letter should be dated clearly and carefully, and should always bear the address of the writer, and the name signed in full. If the writer be a married lady she should invariably, except in the most familiar missives, prefix "Mrs." to her name. An elaborate or illegible signature intended to make an impression on the beholder, is exceedingly snobbish.

A person in mourning should never write a congratulatory letter on mourning paper.

USE AND ABUSE OF TITLES.

AMERICAN titles may be classified as follows: *Social*, or titles of respect; *Scholastic*, or titles of attainment in course, and *Official*, or titles of service—*ex-officio*. The omission of titles of respect and courtesy, professional and official, in addressing others, betrays in any case want of delicacy and refinement, and in some cases amounts to actual rudeness.

Social Titles usually employed are Mister (Mr.) formerly Master, Sir, Esquire (Esq.), Gentlemen (plural only), Master (applied to boys), Mistress (Mrs.), Madam, Miss, and Ladies. *Mr.* may be applied to men of all classes, whether high or low, but *Esq.* is properly applied only to persons of some prominence in society.

Scholastic Titles are degrees and other honors conferred by institutions of learning, or acquired in the lawful exercise of a learned profession. They may precede or follow the name; as, *Prof.* J. D. Williams, or J. D. Williams, *A.M.*; or, *Dr.* J. D. Williams, or J. D. Williams, *M.D.*

Official Titles include all the titles applicable to officers in the civil, military and naval service of the United States and of the several States. Civil titles belong to the office and not to the incumbent, though it is customary, as a form of compliment, to continue the title on the officer's retiring from public service.

When titles or degrees applicable to the same person are the same in kind, and but one is given, they are placed in the order of their honor or precedence. Titles should not be assumed by the writer in private correspondence, but in an official communication of any kind the signature should be followed by the

writer's office or rank, or its abbreviation. A scholastic title should not be appended to a signature unless it is at the same time professional.

Two of the titles of courtesy cannot be joined to the same name, nor can they be used in connection with literary, professional and military titles, such as *Prof.*, *Dr.*, *Col.*, *Hon.*, *A.M.*, *Ph.D.*, *D.D.* An exception is made, however, when writing to a clergyman whose surname alone is known, when he may be addressed as *Rev. Mr.* Blank. And if a married man has a professional or literary title prefixed to his name, *Mrs.* may be used before it to denote his wife; as, *Mrs. Dr.* Williams. Such combinations as *Mr.* J. D. Williams, *Esq.*, or *Mr. Dr.* Williams, are not to be tolerated.

Two literary or professional titles may be added to one name if one does not include or presuppose the other: *Rev. Dr.* Hall, *Rev.* A. P. Graves, *D.D.* When two or more titles follow a name they must be written in the order in which they are supposed to have been conferred. The following, for example, are arranged in the proper order: *A.M.*, *M.D.*, *Ph.D.*, *D.D.*, *LL.D.*, *F.R.S.* The proper title in writing to two or more persons, if they are men, is *Messrs.* (for *Messieurs*, gentlemen); if young ladies, *Misses;* if married or elderly ladies, *Mesdames* (pronounced Mā-dahm′). If none of these apply, use no title.

The following list illustrates the various titles used in this country and England, among individuals, either in the complimentary address, or superscription on the envelope:

ENGLAND.

To Royalty.

To the King or Queen:

To the King's (or Queen's) Most Excellent Majesty,—
Sire, Sir, (or *Madame:*)—May it please your Majesty.

Sons and Daughters, Brothers and Sisters of Sovereigns:—

To His Royal Highness the Prince of Wales, Sir,—
To Her Royal Highness the Duchess of York, Madame,—
May it please Your Royal Highness:—

Other Branches of the Royal Family:—

To His Highness the Duke of Cambridge, Sir,—
To Her Highness the Princess Mary of Teck, Madame,—
May it please Your Highness:—

To the Nobility and Gentry.

To his Grace the Duke of Montrose.
To the Most Noble the Marquis of Lansdowne.
To the Right Honorable the Earl of Russell.
To the Right Honorable the Lord Viscount Sterling.
To Sir A——— B———, Bart, Piccadilly.
To James Thompson, Esq.

[Note.—The title Esquire legally belongs to the following class only, though popularly applied to all persons of respectability: The sons of *Peers*, the *eldest* sons of Peers' sons and their eldest sons in perpetual succession; all the sons of Baronets; the Esquires of the nights of the Bath, Lords of Manors, Chiefs of Clans, and other tenants of the crown, *in capite;* Esquires created to that rank by patent, and their eldest sons in perpetual succession; Esquires by office, such as Justice of the Peace while on the roll, Mayors of towns during mayoralty, and Sheriffs of counties; Members of the House of Commons; Barristers at Law and Bachelors of Divinity, Law and Physic.

Officers in the Civil Service,

To the Rt. Hon. Earl Granville, Her Majesty's Principal Secretary of State for Foreign Affairs.

To the Rt. Hon. Sir George Cockburn, Lord Chief-Justice of England.

To his Excellency the American Ambassador.

The Clergy.

To His Grace the Archbishop of C———.
To the Right Reverend the Lord Bishop of S———.
To Very Reverend Dean of C———.
Archdeacons and Chancellors in the same manner.
The rest of the Clergy as in this country.

Military and Naval Officers.

In addressing officers in the army and navy, their military rank should precede their names and civil positions:

To Field Marshal His Grace the Duke of W———.

In the navy, admirals are styled Right Honorable, and the rank of the flag follows their names and titles—thus:

To the Right Honorable the Earl of Eglenton, K. C. B., Admiral of the Blue.

The other officers are addressed as in the army, with the addition of R.N. (Royal Navy.)

Miscellaneous.

Married women are addressed according to the rank of the husband.

The widow of a nobleman is addressed in the title of her husband, with the addition of *Dowager*.

The title *Lady* is prefixed to the name of any woman whose husband is not of lower

rank than Knight, or whose father was a nobleman not lower than an Earl.

The *eldest* sons of Dukes, Marquises and Earls bear by courtesy the second title of their respective families. Their wives are addressed accordingly.

Titles Used in the United States.*

HIS EXCELLENCY—

The President of the United States, Governor of any State, Ministers to Foreign Countries.

HONORABLE—

The Vice-President of the U. S., Members of the Cabinet and Members of Congress, Heads of Departments, Assistant-Secretaries, Comptroller's and Auditors of the Treasury, Clerks of the Senate and House of Representatives, State Senators, Law Judges, Mayors of Cities.

MISCELLANEOUS TITLES—

A Bishop,	Rt. Rev.
Doctor of Divinity,	D.D.
A Rector, Minister, Priest or Rabbi,	Rev.
A Doctor of Laws,	LL.D.
A Physician or Surgeon,	Dr. or M.D.
A Dentist,	Dr., D.D.S., or D.M.D.
Military or Naval Officers. (See *Appellative Titles.*)	
A Professor of any educational institution, organized with full Departments and Faculty; Scholars or Scientists who have become noted as Specialists in any department of knowledge:	Prof.
All Officers of the U. S. Civil Service not previously mentioned; Aldermen, Magistrates, and other Officers; and Members of the Legal Profession:	Esq.
To men of all classes, high or low:	Mr.

* For a classified list of Appellative Titles with their abbreviations, see last chapter of this book.

THE FOLDING.

THE Folding is a simple matter when, as now, the envelope used is adapted in length to the width of the sheet. Take the letter as it lies before you, with its first page uppermost, turn up the bottom of it about one-third the length of the sheet, bring the top down over this, taking care that the sides are even, and press the parts together. Taking the envelope with its back up, insert the letter, putting in first the edge last folded.

The Envelope and Ink.

The envelope should be adapted, both in size and color, to the paper. Letter paper, if used, requires the same size of envelope as commercial note; that is, 3¼ by 5½ inches. Official letters, manuscripts for newspapers, legal documents, and all large communications sent by mail, should be enclosed in what are called *official* envelopes, which are about 9 inches long. Gentlemen may use either white or colored envelopes, described generally as "buff," in their business correspondence. It is not allowable to send a buff envelope to a lady, nor do ladies use that kind at all. If tinted paper is used, the envelope must have the same tint. Both paper and envelopes should be of fine quality.

Simple black ink is the most durable, and one never tires of it. All fancy inks should be discarded. Never write a letter in red ink.

The Superscription.

The Superscription is what is written on the outside of the envelope. It is the same as the address, consisting of the name, the title, and the full directions of the one addressed.

Some title should be used with the name of the person addressed, because politeness requires it, and often the title will aid in identifying the person. The title following the name should be separated from it and from each other by the comma, and every line should end with a comma, except the last, which should be followed by a period.

The Superscription should begin just below the middle of the envelope and near the left edge—the envelope lying with its closed side toward you—and should occupy three or four lines. These lines should slope to the right as in the heading and the address, the spaces between the lines should be the same, and the last line should end near the lower right-hand corner. On the first line the name and the title should stand. If the one addressed is in a city, the door-number and name of the street should be on the second line, the name of the city on the third, and the name of the State on the fourth.

STAMP.

Miss Hattie H. Hayes,
2375 Chestnut St.,
Philadelphia,
Penn.

If in the country, the name of the post-office should be on the second line, the name of the county on the third, and the name of the state on the fourth:

STAMP.

Hon. John M. Palmer,
Middletown,
Middlesex Co.,
Conn.

The number of the post-office box may take the place of the door number and the name of the street; or, to avoid crowding, it or the name of the county may stand at the lower left-hand corner. The different forms are explained elsewhere.

STAMP.

Miss Carrie C. Coles,
Charleston,
P. O. Box 33. *S. C.*

Sometimes it is desirable to address a letter to one person in care of another; when this is done the words "care of," etc., form the second line:

STAMP.

Miss Mary F. Lee.
Care of H. B. Prentice, Esq.,
Aurora,
N. Y.

Official etiquette prescribes that in writing to the President of the United States, the words "To the President" be substituted on the envelope for the customary name and title:

STAMP.

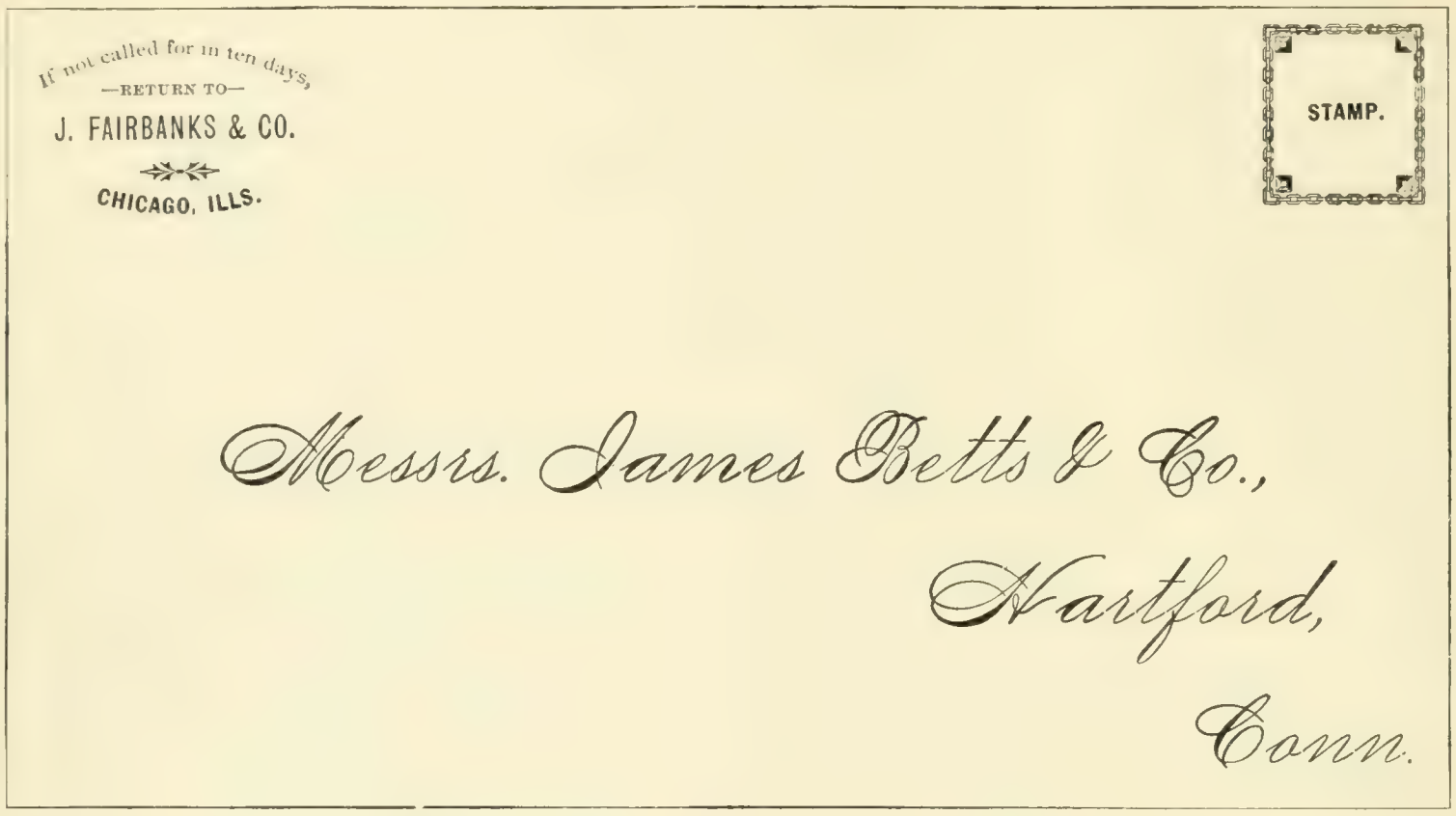
To the President.
Executive Mansion,
Washington,
D. C.

In writing to the Governor of a State, the term "His Excellency" is used, and forms a line by itself, above the name:

STAMP.

His Excellency,
Governor John D. Long,
Boston,
Mass.

When it is desired to have the letter returned in case of non-delivery, the address of the sender, with a request to return if not called for in a certain time, may be printed in the upper left-hand corner. These envelopes may be obtained (stamped) of the post-office department through any postmaster, without extra charge for printing:

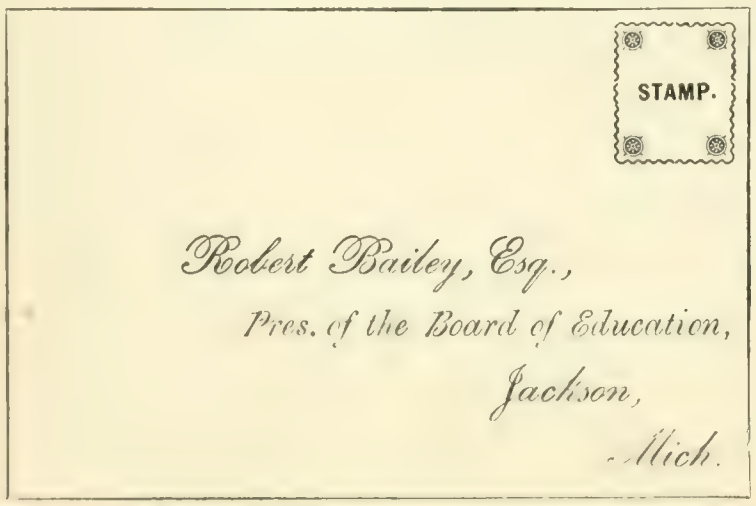


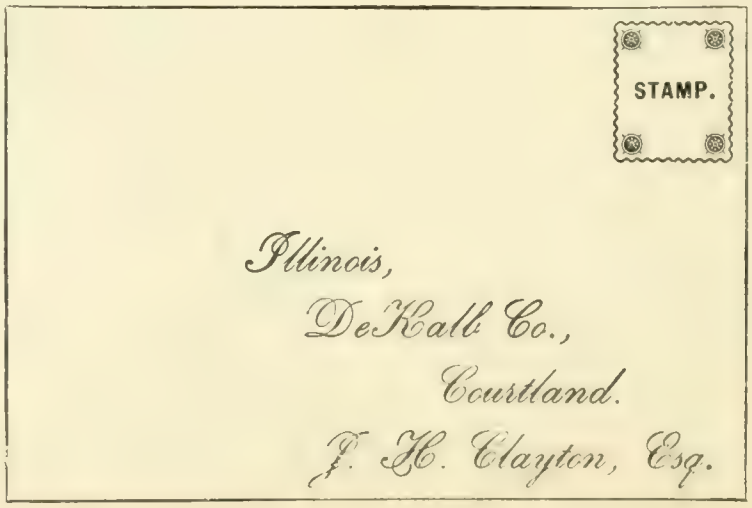
When a letter is sent by a friend, the name of the bearer is written in the lower left-hand corner.

When a person's official designation is given in full, it forms the next line below the name.

Lately some have maintained that the items of the superscription should be given in the inverse order, as this is the order in which items are read by postmasters.

While some little time might be gained by this arrangement at the office of mailing, it would be lost at the office of delivery, subjecting postmaster and carrier to great inconvenience.





The following miscellaneous titles for use in addressing letters or notes of invitation, cover the whole field of superscriptions:

His Excellency and Mrs. R. B. Hayes.
Governor and Mrs. Geo. B. McClellan.
Hon. and Mrs. James G. Blaine
Rev. Dr. and Mrs. T. DeWitt Talmage.
Professor and Mrs. F. H. Anderson.
Mr. and Mrs. William H. Taylor.
Drs. John M. and Mary C. Williams.
Mr. W. C. and Mrs. Dr. J. F. Clark.
Rev. W. C. and Mrs. Dr. J. F. Clark.
Rev. Mrs. William C. Clark.
Rev. Mrs. J. F. Clark.
Rev. Jane F. Clark.
Rev. Miss J. F. Clark.

Stamps.

Be sure that you affix the proper stamp to every letter before you send it, and not depend upon others to do it for you. A letter will not be forwarded unless it is prepaid at least one full rate.

A three-cent stamp is sufficient for one sheet of large letter paper, or two sheets of ordinary note paper, unless the paper is extra heavy. If in doubt whether one stamp is enough, better put on two.

The stamp should be placed on the upper right-hand corner of the face of the envelope, at about an eighth of an inch from the end, and half as far from the top. The stamp should be right end up, and the edges of the stamp should be parallel with the edges of the envelope, as putting a stamp upside down or awry indicates carelessness, and is disrespectful to the person to whom it is sent.

Miscellaneous Facts and Suggestions.

Observe carefully the following facts and suggestions:

See that every letter and package sent by mail is securely folded and fastened. Use only good strong envelopes and wrappers. Heavy articles should be secured with a string.

Never send money (except in very small amounts) or other articles of value in an unregistered letter.

See that every letter contains your full name and address (inside), as previously advised in this work.

See that the outside address is full and plainly written. On foreign letters, not only the name of the town or city, but also the name of the *country*, should be written. Letters directed to "*London*" are often sent to London, Canada.

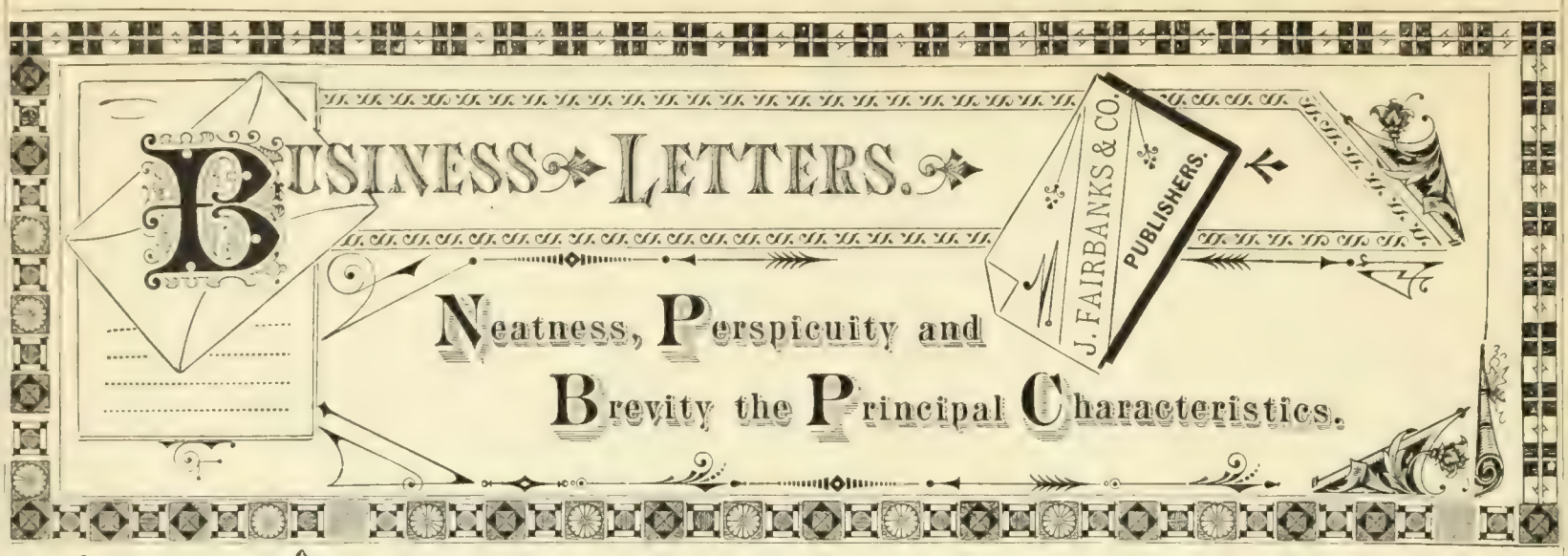
When dropping a letter or paper into a street letter-box, see that it does not stick fast.

Cut stamps, stamps cut from stamped envelopes, mutilated postage stamps, and internal revenue stamps cannot be accepted in payment of postage.

To use, or attempt to use a stamp that has already been used, is punishable by a fine of fifty dollars.

A double rate of six cents for each half ounce is chargeable on every letter that reaches its destination without having been fully prepaid —deducting the value of the stamp affixed.

To enclose any written matter in printed matter subjects the mailing party to a fine of five dollars, unless the party addressed pays letter postage on the package.



THE chief requisites of a mercantile letter should be clearness, explicitness, and conciseness. There should be nothing defective, nothing superfluous, nothing ambiguous. It should give full information of all business transacted or required, or of every fact inquired into, without digression or unnecessary detail.

The proper characteristics of a commercial style are neatness and perspicuity. Brevity, also, is desirable as far as may be consistent with the latter quality; for a waste of words is a waste of time, both to him who writes and him who reads a letter.

In replying to a letter follow the same order that is observed therein, discussing one subject fully, and in a separate paragraph, before you proceed to the next. The correspondent should be familiar with the wants of his customer and the details of the business he represents. It is a point of chief importance that all orders given should be clear and explicit; and if their execution depends upon any contingency, the correspondent must have full directions how to act under any change of circumstances that may be contemplated. This is necessary to obviate disputes and misunderstandings; hence it is usual, especially in important matters, to recapitulate the principal subjects of the letter replied to. In this, however, merchants have also another object, which is to render their letter-books as far as possible *a history of their transactions*, for the advantage of ready reference after a lapse of years, and for production in court with the better effect in case of litigation.

Accordingly, every letter should speak, as it were, for itself, and give all the necessary particulars of the transaction to which it refers. For the same reason merchants seldom arrange any important business verbally; or, if they do, a letter is immediately written stating the nature of the arrangements made, which is thus placed on record in the letter-book, and is thus corroborated by the answer of the party concerned.

In opening letters containing money, the latter should be immediately counted, and the sum noted. It should also be ascertained if the amount agrees with that which the writer states is enclosed. If the amount in the letter disagrees with the amount the writer says is enclosed, he should be notified at once in a polite note.

In regard to giving instructions for answering any particular points that may occur, the practice of merchants varies very much. Some open their letters in the presence of their corresponding clerks, read them aloud, and state

at once what kind of a reply is to be given to each; excepting, of course, cases which require consideration and private consultation of partners. Others read their letters by themselves, and note with a pencil or communicate verbally, on handing them to a clerk, their wishes in regard to the replies. Whichever plan may be adopted, the young correspondent ought to feel certain that he fully comprehends his employer's instructions before he attempts to commit them to paper; for it is better to ask questions beforehand than to have to alter his letter when written. When he receives directions verbally, he should note them immediately in a memorandum book kept for that purpose. If he can take them in short-hand so much the better, but note them he must, unless endowed with a singularly retentive memory.

Indeed, a juvenile clerk, having everything to learn, will do well to take notes of every occurrence that passes before him; by which means he will lay up a stock of useful information on commercial subjects, and of precedents for his future guidance. He will also greatly enhance the value of his services, and gain the good opinion of his employers, who will not fail to observe with feelings of gratification, his steadiness, intelligence, and perfect attention to all the minute details of business.

When notice is given in a letter of bills being *drawn* or *remitted*, the circumstances of *date*, *time of payment*, and *names of the parties concerned* should be narrated.

When a merchant receives bills from his correspondent, or advice of his drafts on him, it is not sufficient to notice them in a general manner in his answer: the particulars should be specified.

Letters of credit contain the amount of money to be advanced, and the name of the person in whose favor they are granted, the *receipt*, or voucher, to be taken for it, and how it is to be reimbursed. If a merchant grant a letter of recommendation, he must be so careful and guarded in expressing his meaning that it cannot be taken for a letter of *credit*.

Advice respecting the circumstances of other merchants and their *suspected deficiencies* is necessary in confidential correspondence, but requires the utmost prudence and caution.

Matters of friendship and private confidence should never be mentioned along with letters of business, as these may be required to be exposed or communicated to neutral persons.

In cases of dispute, the reasons upon which he founds the justice of his claims should be clearly stated, without any expression of acrimony or resentment, as being not only unavailing, but even hurtful.

In ordering goods by letter, state plainly what articles you want—the quality, quantity, etc.; on what terms and how you want the same sent, whether by express or freight. Orders, as a rule, should be made out on a separate sheet of paper, or at least separated from any subject foreign to the order and directions, thus insuring an immediate attention to your order. Sufficient time should also be allowed when an order is sent, in which to receive the goods before they are needed, to admit of the delays incident to transportation, and the possibility of your correspondent being out of goods and unable to fill your order for a few days.

There is a great deal of difficulty *imagined* in the construction of a mercantile letter, for which in reality there exists no foundation whatever. The principal characteristic of a merchant's correspondence is arrangement. Fine writing, rounded periods, rhetorical flourishes, and elaborate sentences are out of place in a letter on business. Every merchant ought to keep an exact copy of all letters on business which he dispatches.

A merchant's correspondence should be so arranged that *any* of *any* date may be found immediately. This facility is insured by all letters being folded in a similar form by the

clerk who receives them from the principal every morning after they have been read and answered. He then endorses each with the name of the writer, the place and date of the letter, the date of its receipt, and the date on which it was answered, and the principal subjects of the letter may be briefly noted immediately after the endorsement of the date. Thus by merely looking at the outside of the letters, as they lie in the parcel, without untying the tape, the merchant has an index of their contents.

In all well-regulated counting-houses the greatest order and exactitude pervade every department of the business. Not only letters, but invoices, account sales, bills, receipts, etc., are indorsed, filed and arranged in such a manner that any paper which may be wanted can be found in a moment. All documents appertaining to the transactions of the current year are accessible at once. When the year terminates, they are collected into separate parcels and deposited in a box, on which the year itself, as 1880, is painted, By this means each year's papers are kept distinct, all confusion is avoided, and a bill of parcels, invoice, letter, or in fact any mercantile document, can be immediately produced after any lapse of time. Unless this uninterrupted regularity were systematically maintained, the business could not go on, for the accumulation of papers in a mercantile establishment is so great, that they would completely bewilder all concerned were they not thus arranged as soon as received.

Letter Dismissing a Teacher.

FRANKLIN INSTITUTE,

JACKSON, MICH., Sept. 10, 1879.

Dear Sir:—It becomes my duty to inform you, that the committee controlling the Institute's affairs have found it necessary to retrench its expenses, and in doing so are compelled to dispense with the services of the junior professor. In consequence of this change we shall hereafter be deprived of your valuable services. Regretting the expediency of this measure, and wishing you every success, I am,

Very truly yours,
ABRAM BROWN,
Chairman.

PROFESSOR F. T. FLEMING.

Change of Firm.

CHARLESTON, S C., April 14, 1880.

JOSEPH BUNFIELD, ESQ.,
New York.

Dear Sir:—Permit us to communicate to you an alteration that is to take place in our copartnership on the 1st of May ensuing. At that period our Mr. John Custance will retire, and the business of the establishment thenceforward will be carried on by the remaining partners, under the firm of WILLIAMS, WILSON & WOOD.

Requesting the continuance of your favor and support, and assuring you that there will neither be a diminution of our means, nor a relaxation in our endeavors to conduct the extensive affairs of the house on the usual scale, we subscribe ourselves, sir,

Yours faithfully,
CUSTANCE, WILSON & CO.

Soliciting Foreign Correspondence.

NEW YORK, April 3, 1879.

MESSRS. R. B. DICKENSON & CO.,
London, England.

Gentlemen:—Having formed an establishment in this city, as Merchants and General Agents, we take the liberty of acquainting you therewith, and solicit the preference of your orders. From our experience in mercantile affairs generally, and our intimate acquaintance with business as conducted in this place in particular, we venture to promise that we shall be enabled to execute any commission with which you may favor us, to your satisfaction, and in the most prompt and economical manner. At least, we can safely guarantee, that neither zeal nor attention shall be wanting on our part to ensure to our friends every advantage that our market may afford; nor will there, we trust, be any deficiency of ability to fulfill their instructions and promote their interests. Possessed of ample funds, not only for the service of our friends, but also for carrying on an extensive export and import trade on our own account, we shall be glad to avail ourselves of any advantage that your market for American products or manufactures may from time to time present, by making you consignments. We shall, therefore, thank you to keep us constantly advised of the state of your market; and as we shall be ready to make advances to the extent of two-thirds of the invoice amount of goods consigned to us for sale on receipt of invoice, bills of lading, and orders for insurance, we shall, on the other hand, expect the same indulgence from our friends and correspondents. We are extremely desirous of rendering our correspondence mutually advantageous, as the only means of placing it on a solid and permanent basis; and this, be assured, will be our constant aim. Requesting your attention to our respective signatures at foot, we subscribe ourselves, gentlemen,

Your faithful servants,
J. HARRISON & CO.
J. Harrison's signature, *J. Harrison & Co.*
B. F. Baker's signature, *J. Harrison & Co.*

Death of a Partner.

CLEVELAND, O., March 3, 1880.

MESSRS. H. B. CLAFLIN & CO.,
New York.

Gentlemen:—It is with deep regret that we have to apprise you of the death of our senior partner, Mr. John Clancey, which occurred on the 30th ult.

At the same time we have the satisfaction of stating that this event will in no way interfere with the future conduct of our business, as arrangements are being made to supply the place of our deceased partner, and we have every reason to hope that we shall form a connection with a New York house of the first respectability, on whom the active management

of our concerns in that city will devolve. For the present, no alteration will be made in our firm.

The surviving partner, Mr. James Doolittle, will conduct the affairs of the house in this city, as heretofore; and we confidently hope, from the experience you have had of our uniform punctuality and regularity, that you will continue to favor us with your correspondence. Resting assured that the same unremitting attention as formerly will be paid to the interests of all our commercial friends,

We remain, gentlemen,
Yours very respectfully,
DOOLITTLE, CLANCEY & CO.

Embarrassment of a Firm.

NEW ORLEANS, Aug. 30, 1879.

MESSRS. WATSON & PIKE,
Cincinnati, O.

Gentlemen:—It is with the deepest regret we inform you, that, on balancing our books on the 1st inst., we found so considerable a deficiency, resulting from engagements which we had entered into with the firm of Rouse, Commins & Co., who became insolvent last month, that we were induced to submit our affairs to the inspection of our principal creditors.

These gentlemen have, after a full investigation, consented to appoint assignees for the liquidation of our outstanding debts, the sale of our property, and the due distribution of the proceeds amongst our creditors, in proportion to their respective claims on our estate. We indulge a hope that you will not object to this arrangement, but will immediately furnish the assignees, Messrs. Thomas Jones and William Daniels, with an abstract of your account current, for the purpose of having it compared with our books in order that the correct balance may be ascertained.

We are yours respectfully,
THOMPSON, JONES & CO.

Embarrassment of a Firm.

BURLINGTON, Ia., June 16, 1879.

MESSRS. HAYMER & CO.,
Chicago.

Gentlemen:—We are under the painful necessity of informing you, that owing to a series of misfortunes during the last six months, we find it is not in our power to meet our engagements, and are consequently compelled this day to suspend payments.

As soon as our books can be balanced, we purpose to call a meeting of our creditors, when we shall lay before them a balance-sheet, exhibiting our liabilities and the means we may possess of meeting them. In the meantime we beg you will suspend judgment upon us, as we can truly assert that our embarrassments have arisen solely from events which it was impossible to foresee, and over which we had no control. Believe us, under all circumstances, gentlemen,

Your obedient servants,
WILLIAM WELSH & CO.

Letter with an Order to a Publisher.

LADOGA, IND., May 1, 1880.

MESSRS. J. FAIRBANKS & CO.,
46, Madison Street, Chicago.

Gentlemen:—Please forward to my address, by express, the following:

1 copy	The Masque Torn Off, by Dr. Talmage	$2 00
1 "	The Home Guide	2 00
1 "	Gen. Grant's Tour Around the World, by L. Remlap	2 00
1 "	Buckeye Cook Book	1 75
1 "	Warren's Household Physician	6 00
1 "	The World's Highway. Bates	3 50
		$17 25

For which I enclose money order.

Very respectfully,
C. B. CLINE.

Form of an Order to a Grocer.

SCOTCH PLAINS, N.J., May 1, 1880.

MESSRS. ARNOLD & VAN NORSTRAND,
Plainfield, N. J.

Dear Sirs:—Please deliver to the bearer, with bill of cost, the following.

28 lbs. Granulated Sugar,
3 lbs. English Breakfast Tea,
5 lbs. Java Coffee, roasted, not ground,
2 lbs. Mocha, " "
1 box Taylor's Family Soap,
5 gal. N. O. Molasses,
1 brl. Flour (XXX).

Charge in account, and oblige,

Yours, etc.,
JAMES T. MILLER,

Form of an Order to a Dry Goods Merchant.

JOLIET, ILL., March 2, 1881.

MESSRS. FIELD, LEITER & CO
Chicago, Ill.

Gentlemen:—Please send me by American Express the following:

15 yards ginghams, Renfrew Madras styles, @ 15,	$2.25
13 " Glasgow checks, dress styles, @ 12,	1.56
5 " doz. napkins, @ $3.50,	17.50
½ doz. ladies' hem-stitched handkerchiefs, @ $3.50,	1.75
3 pair ladies' fine hose, @ 1.50,	4.50
	$27.56

I inclose P. O. order for five ($5) dollars. Please C. O. D. balance.

Yours truly,
MRS. MARIA C. CLAYTON,
35 Lake Avenue.

Notice of Draft.

PHILADELPHIA, Jan. 16, 1880.

MESSRS. NELSON & CO.,
Lancaster, Pa.

Gentlemen:—We have this day deposited in bank for collection three days sight draft on you for one thousand dollars ($1,000), which please honor and oblige,

Yours truly,
HIGGINSON & ELY.

Request for Price List.

RICHMOND, VA., March 11, 1879.

MESSRS. TILTON & ADAMS,
New York.

Gentlemen:—I have recently leased a store in this place, which I am at present fitting up and stocking with a fine selection of Fancy Groceries, Wines and Liquors. Please oblige me with your price list and best terms.

I am respectfully yours,
RICHARD KNOWLES.

Reply Enclosing Same.

NEW YORK, March, 15, 1879.

RICHARD KNOWLES, ESQ.,
Richmond, Va.

Dear Sir:—Yours of the 11th inst. received. We enclose price lists with terms marked against the several lines. We believe you can make a satisfactory selection from our stock, and would like you to examine it if you can find it convenient to do so. If not, we shall endeavor to fill any order with which you may favor us, agreeable with instructions. We shall require Bank Draft on N. Y., for the amount of the order, or good reference.

We are respectfully,
TILTON & ADAMS,

Ordering Goods.

RICHMOND, VA., March 20, 1879.

MESSRS. TILTON & ADAMS,
New York.

Gentlemen:—Your favor of the 15th inst. with price lists received. I am unable at present to come to N. Y. for the selection of my stock, and believe it unnecessary, as I am quite willing to leave the selection to yourselves. I enclose order to which you will please give your earliest attention and forward with as little delay as possible, as per shipping directions attached. Send only choice goods and draw at pleasure, allowing cash discounts. I beg to refer you to Allen & Allen, Reynolds & Griggs, Elliott, Stearns & Co.

Yours, etc.,
RICHARD KNOWLES.

Recommending a Successor in Business.

NEW ORLEANS, April 16, 1879.

J. L. MASON & CO.,
New York.

Gentlemen:—It is with some feeling of regret that we announce to our friends the relinquishment of our interest in this business with the expiration of this present month. Our stock and premises will be at that time (May 1, 1879) transferred to Messrs. Jackson & Mason, whom we cheerfully present to your notice, and feel it our duty to recommend them for a continuation of your confidence. Both of these young men are from the North, and having been clerks with us for several years past, are in every way efficient and capable to continue the business.

We are, gentlemen,
Yours truly,
CLAXTON & CHAFEE.

Inquiry for Baggage.

Note.—If the place of destination be a city, and baggage be missing, inquiry should be made of the General Baggage Master at that depot; but if the destination be a way station, inquiries should be addressed to the Agent in charge of that station.

LINDELL HOTEL, ST. LOUIS, March 15, 1881.

TO THE GENERAL BAGGAGE MASTER UNION DEPOT, ST. LOUIS.

Sir:—I left Chicago on the 13th inst., on the 9 P. M. train, via Chicago & Alton R.R., and arrived in this city at 8 A. M. yesterday morning. As customary, I gave my baggage check, No. 236, to the Express Agent on the train, taking his receipt for the same. He now returns it to me, saying my baggage had not arrived. It is a large size, leather trunk, known as a sample trunk, initialed on both ends R. S. P., Chicago. Please dispatch a "tracer" without delay, and as soon as heard from notify me at the above address.

Yours, etc.,
RICHARD S. PEALE.

Application for Fire Insurance Agency.

PARSONS, KAN., Jan. 10, 1880.

To the Directors of the Ætna Insurance Co., Hartford, Conn.

Gentlemen:—At the instance of several persons of consideration and influence in this quarter, who are anxious for the more general adoption of the admirable system of fire insurance, I am induced to make application for an agency of your company.

Should I have the honor to be appointed agent for your company, I shall be prepared to give satisfactory security, either in this city or in New York, for the faithful discharge of my duties.

Being attached to the profession of the law, and enjoying the office of notary public, I am led to believe that my interest might be exerted to the advantage of the institution, as well as of this community, and of myself.

For any information that you may desire, regarding my character and fitness for the office I solicit, I beg to refer you to Messrs. Burton & Smith, of your city; and requesting the favor of your reply at an early date,

I am, gentlemen,
Your ob't servant
AMOS. B. BARKALOW.

From a Farmer to an Intelligence Office, Applying for Hands.

LINCOLN, ILL., March 1, 1881.

JAMES WILKINSON, ESQ., 35 Clark street, Chicago.

Dear Sir:—Having lately received through the mail, your circular, stating that you were prepared to furnish experienced hands for farm labor, I beg to state that I am in want of six strong and able-bodied men and am willing to pay for the usual farm labor two dollars and twenty-five cents per day, and board, on my farm. I should require good references from each as to character, sobriety and experience. As this is the time of the year when we must make preparation for spring work, and the season is well advanced, I would ask that you give this your immediate attention. Yours truly,

SAMUEL PECKHAM.

Sending a Subscription for a Paper.

DOVER, DEL., Dec. 12, 1876.

MESSRS. HARPER & BROS.,
New York.

Gentlemen:—Please find enclosed money order for ten dollars ($10), for which send to my address *Harper's Monthly*, *Weekly* and *Bazar*, for 1880.

Yours, etc.,
F. P. PORTER.

Form of Printed Blank to Accompany Invoice.

NEW YORK.....18....

M.....

Enclosed please find invoice of.....amounting to $....., forwarded by.....bill of lading herewith, as per your order of.....

The goods leave us in good condition, and we trust will prove satisfactory. Should anything, however, appear objectionable, we shall feel obliged if you will notify us promptly.

Yours, very respectfully,
.....

A Tenant to a Landlord, Requesting Him to Pay Rent.

265 FILBERT STREET, Jan. 21, 1881.

Dear Sir:—From most unexpected and distressing circumstances, of which perhaps you may, by report, have become acquainted before this, I regret that I have been unable to pay my rent for the past three months. But as up to this time the payment has always been punctually made, I hope I may request your kind forbearance a short time longer. Trusting that you will accede to my request,

I am, yours respectfully,
WILLIAM C. CLARK.

TO EUGENE ADAMS, ESQ.

Answer from Landlord in Reply to a Tenant, Relative to Non-Payment of Rent.

CHICAGO, Jan. 23, 1881.

Dear Sir:—As you assume, I have heard reports of your distressing disappointments. I think you have known me long enough to be sure I would not willingly distress any one, more especially a tenant who up to this time has been so punctual in his payments. When you can conveniently pay the last three months' rent, do so; I shall not, rest assured, make any demand upon you for it. Trusting that your difficulties will soon be satisfactorily arranged,

I am, Yours truly,
EUGENE ADAMS.

TO WILLIAM C CLARK.

From a Merchant to the President of a College, Recommending His Son.

CHICAGO, ILL., March 22, 1881.

THE REV. DR. MCCOSH,
Princeton, N. J.

Reverend Sir:—The high opinion I have long entertained of your character as a scholar and a gentleman, encourages me to solicit your kind assistance in an affair of very great importance.

My son William has just completed his course of studies at Allen's Academy, and is desirous of being entered as freshman in your college. The variety of business in which I am engaged requires my constant residence in Chicago, but, being anxious to procure for my dear boy every advantage within my power, I feel that there is no gentleman in Princeton to whose fidelity I could so readily trust him as to yourself. Should you, therefore, feel disposed to honor my son by admitting him as a member of your college, you will confer a great favor upon,

Sir, your most obedient servant,
FRANCIS W. WINTHROP.

From a Young Man in the Country, to a Merchant in Chicago, Offering Correspondence.

MUSCATINE, IA., March 1, 1881.

BRADER SMITH & CO.,
Chicago, Ill.

Dear Sirs:—My apprenticeship with Mr. A. Parmelee has expired, during which I had proofs of your integrity in all your dealings with my worthy employer. My parents have given me two thousand dollars to begin the world, which you know is not sufficient to carry on trade to any advantage. That I may be able to sell my goods as cheap as possible, I would choose to have them from first hand, and likewise the usual time of credit. If it is agreeable to you, I hereby offer you my correspondence, not doubting but you will use me as well as you did Mr. Parmelee, and you may depend on my punctuality with respect to payments.

My late employer has no objection to my engaging in business for myself, as it will not be in the least prejudicial to his business. I shall depend on your sending me the enclosed order as soon and as cheap as possible. I am, sir,

Your humble servant,
RICHARD TAYLOR.

The Merchant's Answer.

CHICAGO, ILL., March 10, 1881.

RICHARD TAYLOR,
Muscatine, Iowa.

Dear Sir:—Yours of the 1st inst. received, we are extremely glad to hear that your parents have enabled you to open a store for yourself. Your behavior to your late master was such that it cannot fail of procuring you many customers. We have sent you the goods by railroad, in twenty parcels, marked R. T., and we doubt not but you will be punctual in your returns, which will always enable us to serve you as low as possible, and with the best goods which we can procure. We heartily wish you success in business, and doubt not but you well know that honesty and assiduity are the most likely means to insure it, and am

Your obliged servants,
BRADER SMITH & CO.

Notice to a Publisher of Change of Residence.

SALEM, HENRY CO., IND., Oct. 16, 1880.

WILLIAM EDDY, ESQ.,
Publisher of the Chicago "News."

Sir:—Having removed from Bloom, Cook Co., Ill., to this place, please be kind enough to change the direction of the "News" accordingly, and oblige,

Yours respectfully,
GEORGE WILLIAMS.

Form of Opening Announcement, for Circular Letter, or for Publication.

TO OUR PATRONS AND FRIENDS:

We cordially and specially invite the attention of our patrons and friends to our new display of (*here state the new specialties*). We have met with such gracious encouragement, during the past season, and our efforts to meet the public demand, have received such liberal support, we feel doubly assured our present stock will prove equally as inviting, and fully as desirable an exhibit, as any we have heretofore made.

Signature,
Address.

Form of an Order to Clothiers.

RANDOLPH, N.Y., Nov. 10. 1880.

MESSRS. WATSON & CO.,
826 Broadway, N.Y.

Gentlemen:—Please send me by express, C. O. D., one all-wool suit for boy ten years of age, to cost about eight or ten dollars. Also an overcoat to cost about eight dollars. Please enclose rules for self-measurement with parcel, and oblige.

Yours respectfully,
HENRY LAKE.

Inquiry Concerning the Shipment of Apples.

ST. JOSEPH, MICH., Sept. 29, 1879.

B. F. FRANKLIN, ESQ.,
New York.

Dear Sir:—I have a large quantity of apples (Greenings) that I would like to place in the hands of a good commission merchant in your city. Would you be kind enough to give my address to some good party, directing them to report present state of the market, and advise what expense attends the handling of the fruit after arrival.

I am, yours truly,
L. T. WARREN.

Answer to the Foregoing.

NEW YORK, Oct. 1, 1879,

L. T. WARREN,
St. Joseph, Mich.

Dear Sir:—Your favor 25th ult. received, and I have handed the same to Messrs. Johnson, Swift & Co., requesting them to respond to your inquiries. They have a good reputation as commission dealers, and will, I think, give entire satisfaction.

I am, yours truly,
B. F. FRANKLIN.

Commission Merchant Soliciting Consignments.

25 NEW STREET, NEW YORK, Oct. 1, 1879

L. T. WARREN, ESQ.,
St. Joseph, Mich.

Dear Sir:—Mr. Franklin handed us your letter of 25th ult., in which you ask the market report on apples, also expenses attending them, to which we reply: Greenings are offered at from $2.25 to 2 50 a bbl., hand picked and carefully packed. Our commission is five (5) per cent. on sales. The usual charges of carting from boat or cars to store, and labor hire in store, amounting to about six cents per barrel, are additional.

We should be pleased to hear from you further, and will try to make satisfactory sales should you entrust us with your shipments.

We are, yours respectfully,
JOHNSON, SWIFT & CO.

Shipment to a Commission House.

St. Joseph, Mich., Oct. 5, 1879.

Messrs. Johnson, Swift & Co.,
25 New Street, N.Y.

Gentlemen:—Your favor of the 1st inst. received. I have to-day shipped to your consignment three hundred barrels of apples (Greenings), by cars (Mich. Central and N. Y. Cen. R. Rs.), time freight, due in your city 11th inst.

Please take them in charge and sell to the best advantage, holding proceeds subject to my order. Advise me upon receipt of fruit.

I am, yours very truly,
L. T. WARREN.

Reporting Sales of Shipment.

25 New Street, New York, Oct. 13, 1879.

L. T. Warren, Esq.,
St. Joseph, Mich.

Dear Sir:—Enclosed please find account sales of apples received per cars on 11th inst. Proceeds to your credit, subject to your orders, $690.75. There is a good demand for apples at present, as you will notice we obtained 25c. more per bushel than our best quotation of the 1st inst. We hope to receive further consignments from you.

We are, yours very truly,
JOHNSON, SWIFT & CO.

Form of Account Sales.

New York, Oct. 13, 1879,

Sold by JOHNSON, SWIFT & CO., *for Account*
L. T. Warren, St. Joseph, Mich.

300 Barrels Apples, Greenings @ $2.75		$825 00
Paid.		
Freight N. Y. C. R. R.	$75 00	
Cartage to store and labor	18 00	
Commission, 5 per cent.	41 25	
		134 25
Net proceeds to your credit		$690 75

Answer to the Foregoing.

St. Joseph, Mich., Oct. 16, 1879.

Messrs. Johnson, Swift & Co.,
New York.

Gentlemen:—Yours of 13th inst., with account sales 300 bbls. apples received. The sales were satisfactory, and I am glad were so promptly rendered, as it enables me to prepare another shipment and, I trust, secure the favorable market you report. I shall try to have them in readiness for shipment by cars next Saturday, 20th inst. I will make drafts against proceeds, but will notify you hereafter.

I am, gentlemen, yours, etc.,
L. T. WARREN.

An Official Letter.

Lansing, Mich., Jan. 19, 1880.

J. D. Williams, Esq.,
Agent Clark & Maynard, Chicago.

Dear Sir:—At the last meeting of the Board of Education of this City, "Higher Lessons in English," by Alonzo Reed and Brainard Kellogg, was adopted for use in our Public Schools.

"Graded Lessons in English," adopted last fall, is giving the best of satisfaction.

Yours respectfully,
O. MARSHALL,
Chairman Text-Book Committee.

Inquiry into Responsibility.

St. Louis, Sept. 13, 1879.

Messrs. Williams Bros.,
Little Rock, Ark.

Gentlemen:—You will oblige us by stating if Mr. Francis Spellman, of the firm of Spellman & Co., of Hot Springs, Ark., is known to you, and worthy of credit.

We are, very truly yours,
BURT, HENRY & CO.

Answer to Foregoing.

Little Rock, Ark., Sept. 15, 1879.

Messrs. Burt, Henry & Co.,
St. Louis, Mo.

Gentlemen:—Yours of the 13th inst. received, and we are pleased to report Mr. Spellman an old acquaintance, and entirely worthy of any trust you may place in him.

We are, very truly yours,
WILLIAMS BROS.

Requesting Settlement of an Account.

Portland, Me., July 10, 1879.

A. A. Knight, Esq.,
Bangor, Me.

Dear Sir:—We have, for several days past, been looking for a remittance from you, covering your April account, and as the necessity of meeting our own engagements punctually is ever before us, we are obliged to remind you that prompt payments are requisite and indispensable to the credit system.

We are, yours, etc.,
T. TAYLOR & CO.

Apologizing for Delay in the Payment of an Account.

Bangor, Me., July 15, 1879.

Messrs. T. Taylor & Co.,
Portland, Me.

Dear Sir:—I regret extremely my delay in meeting promptly the payment of April bills, and can only excuse myself upon the ground of business depression, and consequent difficulty in making collections. I herewith enclose, in part payment of account named, bank draft on your city for one hundred dollars ($100), which please pass to my credit. The balance I shall try to remit by the 25th inst.

I remain, yours, etc.,
A. A. KNIGHT.

Letter Noticing Error in Invoice.

Morristown, N. J., Mar. 20, 1880.

Messrs. Pitkin & Phelps,
New York.

Gentlemen:—We call your attention to an error in the extension of items in your last invoice, by which we are charged $113.50 more than the invoice actually amounts to. Please correct same, and oblige,

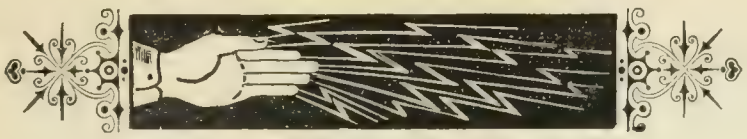
Yours very truly,
CASE, CLARK & CO.

Answer to Foregoing.

Messrs. Case, Clark & Co.,
Morristown, N. J.

Gentlemen:—We find the amount charged in your *account* correct, and believe the error must have occurred in taking off items from Invoice Book. Enclosed we hand you a correct invoice, and beg your indulgence for any seeming negligence.

We are, yours, etc.,
PITKIN & PHELPS.



TELEGRAPHIC MESSAGES.

TO express in the very fewest words, clearly and unmistakably, our *exact* meaning, is what is most desirable in messages of this sort. Telegraphic correspondence is somewhat expensive, enough so, at least, to make the reduction of the cost to a minimum, something of an object to all.

In writing telegrams it is well to observe the following:

1. Write out in full what you wish to communicate. Don't hurry. Write plainly.

2. Read your message carefully, and erase all unnecessary words. Copy it as corrected, and sign your full name, if a business telegram. Keep the first corrected draft. [The street and number of the sender may be given under the signature without extra cost.]

A young man leaves his home in San Francisco to attend a medical college in New York City. He promises his mother to telegraph her immediately on his arrival there, giving her an idea of the institution and place, the attendance at that season, and the patronage coming from their own section. He writes his message thus:

NEW YORK, JUNE 24, 1880.
MRS. LAURA WOODWARD,
281 California street, San Francisco, Cal.
DEAR MOTHER,—I arrived here safe this morning, and like the place. The school is full, many from our coast. I will write you a letter to-day.
27 / *Pd.* HARRY.

He reads over the telegram and hands it to the operator; the latter counts the words and says: "*Three dollars and ninety-five cents.*"

He concludes that telegrams are expensive, and writes another:

NEW YORK, JUNE 24, 1880.
MRS. LAURA WOODWARD,
281 California street, San Francisco, Cal.
Arrived safe. Like place. School full; many from coast. Letter to-day.
11 / *Pd.* HARRY.

This, he is informed, will cost him just two dollars and thirteen cents.

An Agent Telegraphs for Books.

CHICAGO, JUNE 24, 1880
E. B. TREAT,
757 Broadway, New York.
Please send me by very first express one hundred (100) more copies of the *Gaskell's Compendium of Forms*. Am out and customers are waiting. Hurry them forward. Will pay when they arrive.
34 / *Pd.* GEORGE H. WOOD, Agent,
241 State street.

The above telegram contains thirty-four words, for which he pays one dollar and twenty-two cents. It could have been compressed into fewer words, expressing the same thing, as below:

CHICAGO, JUNE 24, 1880.
E. B. TREAT,
757 Broadway, New York.
Send first express C. O. D. one hundred *Laws aud Forms.*
11 / *Pd.* GEORGE H. WOOD, Agent,
241 State Street.

This costs fifty-three cents.

To a Lady Friend.

MILWAUKEE, WIS., JUNE 24, 1880.
MISS EMILY HENDERSON,
246 West Twenty-sixth street, New York.
Your mother is very sick, and not expected to live. She wants you to come on immediately.
17 / *Pd.* HARRIET J. CLINTON.

The charge for the above would be one dollar and twenty-eight cents; and for the following but sixty cents.

MILWAUKEE, WIS., JUNE 24, 1880.
MISS EMILY HENDERSON,
245 West Twenty-sixth street, New York.
Your mother very ill. Come on immediately. Is very low.
HARRIET J. CLINTON.

As ten words cost the same as a less number, the last three are added.

Exercises.

1. Write a telegram, not exceeding ten words, ordering of J. C. Bryant, 208 Main street, Buffalo, N.Y., 6 rosewood parlor suits, and to draw at 30 days for same.

2. One containing ten words or less to secure a stateroom on steamer "New York," leaving New York Tuesday evening from Pier 40, North River.

LETTERS OF CREDIT.

A LETTER of Credit is one in which the writer's character or reputation procures or entitles trust to be given to another for a certain amount within a given time, promising to be responsible for same if the person receiving credit fails to make payment.

It closely resembles a letter of introduction, —in fact the two are often combined,—that is, a letter of introduction often contains a clause asking that credit be given if the bearer desires it.

The signature of the person receiving the credit should be appended at the lower left-hand side, so that he may be identified as the person named in the letter.

Letters of credit should contain the amount of money to be advanced and the name of the person in whose favor they are granted, the receipt or voucher to be taken for it, and how it is to be reimbursed.

A Letter of Credit.

SYRACUSE, N.Y., March 1, 1880.

MESSRS. CHARLES SCRIBNER'S SONS,
New York.

Gentlemen:—Please allow Mr. Frank Mosher a credit for such selections as he may make, to an amount not exceeding one thousand dollars ($1,000), for sixty days. We will become responsible to you for the payment of the same should Mr. Mosher neglect to do so at the proper time.

Be kind enough to inform me of the amount for which you give him credit, with date it becomes due; also, in default of payment, forward notice immediately.

I remain, yours very truly,
H. H. LEONARD.

Mr. Mosher's signature.
FRANK MOSHER.

Letter of Introduction and Credit.

NEW YORK, Sept. 30, 1879.

MESSRS. G. H. GARCIA & CO.,
Havana, Cuba.

Gentlemen:—I beg leave to introduce to you the bearer, Mr. T. M. Long, of the firm of Long Bros. & Co., this city. He is visiting Cuba for the purpose of purchasing fruits for canning, and although not expecting to be in want of funds, should such an exigency arise, we will thank you to accommodate him on our account, to the extent of two or three thousand dollars ($2,000 or $3,000), drawing upon us at short sight for your advances. We append Mr. L.'s signature.

We are, yours respectfully,
MINSELL & OSBORNE.

Mr. Long's signature.
T. M. LONG.

NATCHEZ, March 6, 1880.

MESSRS. JOHN POPE & SON,
New Orleans.

Gentlemen:—I take the liberty of opening a credit with you in favor of the bearer, Mr. John Ashton. Any sum of money that this gentleman may require to the extent of $6,000, be pleased to advance on my account, either against his receipt or his draft on me, to your order, as may be most agreeable to yourselves.

I am, gentlemen,
Your obedient servant,
T. CLARK.

Mr. Ashton's signature.
JOHN ASHTON.

LONDON, ENG., Jan. 16, 1880.

MESSRS. BROWN BROS.,
New York.

Gentlemen:—We request the favor of your furnishing the bearer, Sir John Russell, with any cash that his lordship may require during his stay in the United States, to the extent of $10,000, taking his lordship's receipt for the sums advanced, and placing the same to our debit.

We refer you to our letter of this date, per steamship "Bothnia" for his lordship's signature, and remain, gentlemen,

Respectfully yours,
HARDY & COX.

RICHMOND, VA., Oct, 28, 1880.

MR. GEORGE SYMONS,
Philadelphia.

Sir:—Permit me to introduce to your acquaintance the bearer of this letter, Mr. John Phillips, who proceeds to Philadelphia on his way to England.

Should Mr. Phillips desire to take up cash for the payment of his passage, etc., you will please advance him any sum not exceeding $500, taking his draft at three day's sight on his house here, Messrs. Richards, Phillips & Co., in reimbursement.

I shall feel greatly obliged by such marks of civility and attention as you may have it in your power to show my young friend, whom you will find highly deserving of your regards.

I am, sir,
Yours respectfully,
HENRY HASTINGS.

Mr. Phillips' signature.
JOHN PHILLIPS.

LETTERS OF APPLICATION.

MERCHANTS, manufacturers and others in need of "Help" often use the columns of our metropolitan newspapers anonymously, rather than give publicity to their wants, and thus be annoyed by an army of personal applicants. Such advertisements bring the advertiser hundreds of letters from writers of all grades, ages and degrees of qualification, and though the advertiser may have stated explicitly the age and requirements of the person wanted, probably one-half will send in their application who possess none of these qualifications, and as but one of the many applicants can secure the vacant position, the writer should bear in mind that the advertiser will examine these letters in every business way; all letters written on scraps of paper, *foolscap* or soiled paper, will be thrown at once into the waste basket without perusal. The letters containing misspelled words, errors in grammar, interlineations and erasures will be noted, the penmanship and style scanned, and quite a correct estimate of the character and competency of the applicant will be formed from the application. As a Letter of Application is the only means of representing one's abilities, and making a favorable impression, the following useful suggestions may prove opportune:

1. When applying for a situation in this way the writer should remember that the merchant will use his letters as a criterion by which to judge of the applicant's fitness to fill the position.

2. Before attempting a reply the applicant should satisfy himself that he possesses the necessary qualifications to fill the position advertised.

3. All such letters should be written with extra care, both in construction and penmanship, on good, plain note or letter paper, with envelopes to match, and in applicant's own handwriting. Be brief; conciseness is one of the charms of letter writing, and at such a time will not fail to make a good impression upon the advertiser. Examine carefully every sentence and every word of the letter before sending it, and if a single mistake is discovered, re-write the whole. If the position is a valuable one the time spent in writing the application may prove time well spent. At the same time bear in mind that it is important that a letter of application should be dispatched immediately after hearing of the position or reading the advertisement; the delay of an hour may defeat such an application.

4. The writer of a letter of application should name the paper in which the advertisement appeared, and whenever the advertisement itself can be used, it would be well to paste the same at the top of the sheet upon which the application is written.

5. The applicant may state what advantages he has enjoyed, and express his intention of honestly endeavoring to perform the duties required, but should be careful and make no mention of his character or qualifications. These should be learned from his testimonials or references. While the letter should be modest, it should not, however, be sycophantic; it should be not only respectful, but also self-respectful, for a genuine self-respect is one of the surest passports to the respect of others.

6. It is best to enclose a copy of any testimonials the writer may have marking them as such, then if an interview is given, the originals may be shown.

7. Do not commence your letter by stating that "having seen the advertisement" you thought you would apply for the situation, or "looking over the paper," or "through it," or having "accidentally stumbled over the advertisement," and being "out of employment, etc.," or that you "*can give* the best of reference."

Application for a Clerkship.

ROCKFORD, ILL., Jan. 15, 1879.

MESSRS. FULLER & FULLER,
Chicago.

Gentlemen:—Hearing through a friend (Mr. C. C. Clayton) of the vacancy of the position of junior clerk in your house, I take the liberty of making application for the same. I have had but little mercantile experience, yet I am not entirely unacquainted with business customs, having often assisted in my brother's store at this place. I am eighteen years of age and have relatives in your city with whom I would make my home.

For information as to my character, please inquire of W. J. Florence, Esq., and H. H. Hall, Esq., both of your city.

Very respectfully,
JAMES J. JACKSON.

Answering an Advertisement for an Entry Clerk.

(Advertisement pasted in)

735 State St., CHICAGO, May 31, 1881.

X. Y. Z., TRIBUNE:

Sir:—I offer myself as a candidate for the position advertised in to-day's *Tribune*, and beg to refer to my present employers, Messrs. Haskell, Brown & Co., with whom I am engaged as entry clerk.

Respectfully,
ARTHUR M BAKER.

Application for Position of Book-keeper.

WANTED—A book-keeper, competent to take charge of a set of double entry books, and to assist with correspondence. Only those need apply who can furnish unexceptional reference as to character and ability. Address C. & F., Baltimore.

WESTMINSTER, MD., Jan. 13, 1879.

MESSRS. C. & F.,
Baltimore, Md.

Gentlemen:—In reference to the above advertisement, which appeared in to-day's *American*, I respectfully offer my services. I am at present assistant book-keeper with Messrs. Johnson & Co., but desire advancement. I am perfectly familiar with the duties of the position applied for, and am at liberty to refer you to my present employers who will, I think, satisfactorily answer any questions, as to my character, and qualifications.

Very respectfully,
JOHN P. JONES.

Application for Position of Commercial Traveler.

WANTED—A good traveler, for a manufacturing and jobbing print works near Philadelphia. Answer, stating age, experience, and references. Address Prints, *Ledger* Office.

PHILADELPHIA, Jan. 10, 1880.

PRINTS,
Ledger Office, Philadelphia.

Gentlemen:—In reply to your advertisement in the *Ledger* of to-day, a copy of which is attached herewith, I most respectfully ask your consideration of the enclosed testimonial from my late employer. My connection with said gentleman was severed by financial difficulties, arising from the present business depression. I am conversant with commercial traveling, and fully acquainted with the jobbing and retail dry goods trade, of both city and country, and believe I am on such terms with them as would enable me to secure a liberal patronage. I am thirty-five years of age, capable and willing to withstand the fatigues of the road, and if we enter upon any engagement, no effort shall be wanting on my part to merit your confidence and esteem.

Very truly yours,
MYRON PEARCE.

Application for Position of Office Boy.

WANTED—A boy to do office work, must reside with his parents, and be well recommended; salary, $2 per week; address in own handwriting, J. J., box 1148 P. O.

NEW YORK, April 1, 1880.

J. J.
Box 1148 P. O.,

Sir:—I would respectfully apply for the position advertised in to-day's *Journal of Commerce*. I am fifteen years old, reside with my parents in Brooklyn, and refer you to E. L. Brown, 45 Broadway, from whom I received the enclosed testimonial.

Very truly,
PETER FARLEY.

Application for Position of Salesman and Collector.

CHARLESTON, S. C., March 17, 1880.

MESSRS. RANDOLPH, HILL & CO.,
Charleston, S. C.

Gentlemen:—I am recommended by Mr. Edward Frank to apply to you for the position of salesman and collector, recently occupied by him in your warehouse.

I am twenty-three years of age, and reside with my uncle in this city, who will give bonds for me if required. I have had some experience in your line of business, and should be pleased to have a trial with you, if preferable, previous to a permanent engagement. I am at liberty to refer to Messrs. Schenk & Co., Clothiers, 241 Broadway, New York, also to Messrs. Black & Brown, Druggists' Sundries, 66 Market St., Phila., Pa.

Very respectfully,
JOHN PALMER.

Applicant for Employment as Gardener.

AURORA, ILL., April 5, 1880.

CHARLES SESSIONS,
Elgin, Ill

Dear Sir:—I have to-day learned you wished to secure the services of a competent gardener, and being at present without a permanent engagement, I would be pleased to have you examine the enclosed copies of testimonials of gentlemen by whom I have been employed.

I have had extended experience in the care of private grounds, and am acquainted with the management of the green-house and hot-house, also with the growth and culture of fruits and vegetables.

I am married and have a small family, which I should prefer to have with me; but would enter upon such an arrangement as shall prove satisfactory to you, should you entertain this application.

Yours very respectfully,
HIRAM D. PORTER.

Application for Situation as Coachman,

WANTED—A respectable young man, of good address, as coachman. Must thoroughly understand his business, and have first-class references for honesty, sobriety, and capacity. Address Competent, Box 18, *Times* office.

NEW YORK, May 20, 1880.

COMPETENT,
Box 18, *Times* office, New York.

From to-day's *Times*, I take the above advertisement, and respectfully apply for the situation. I am a single man, thirty years of age, and have had considerable experience in the care and driving of horses. I am well acquainted with the drives at Newport, Long Branch, and Saratoga, besides being familiar with the streets and drives of New York and Brooklyn. I am permitted to refer to,—

George D. Rutherford, Esq., No. 179 Fifth Ave.; Wm. W. Vermilyea, Esq., No. 65 Thirty-Fourth St.; Mrs. J. N. Clark, No. 25 Park Ave.

Your very obedient servant,
W. H. HOOD,
No. 645 Third Ave.

Application of Man and Wife for Farm and Housework.

WANTED—A man and woman (married or single), to go a short distance in the country. Man to do farm work and take care of stock; woman for general housework, must be a good washer and ironer.
Address J. T., Newton, Pa.

LEBANON, PA., March 3, 1880.

J. T., Newton, Pa.

In answer to the above advertisement which appeared in to-day's *Herald* (N. Y.), I should like to secure the situations for myself and wife, if the location is a healthful one, and the wages satisfactory. I understand farming and care of stock, and my wife is a good housekeeper and laundress. We enclose copy of testimonials received from our late employer. A line addressed as below will receive prompt attention.

Yours respectfully,
55 Main St. J. N. WHIPPLE,

NOTE.—In consequence of a delicacy on the part of clerks to ask of an employer an increase of salary, the following is introduced, believing it will meet the wants of many a deserving employe, whose industrious habits and diligent discharge of duties may have escaped proper remuneration.

Application for an Increase of Salary.

NEW YORK, Oct. 1, 1870.

MESSRS. APPLETON & CO.

Gentlemen:—Without wishing to trespass upon your valuable time, permit me to ask your consideration of a subject which to me is of urgent necessity, namely, the question of an increase of salary. I have

been with you nearly two years, in which time you doubtless have determined upon my disposition, and ability to do the work required of me, and in calling your attention to this subject I do so under the belief it has escaped your notice, in the more pressing demands upon your time. It has been my constant endeavor to perform faithfully and punctually such duties as have been entrusted to me, and if I may venture to hope for encouragement from you, believe me ever ready and willing to respond to any and all demands your interests may require.

I am yours truly,
SAMUEL MORRIS.

Another on the Same Subject.

PHILADELPHIA, Jan. 10, 1880.

MESSRS. MERRYIMAN & CO.,

Gentlemen:—I have been awaiting a favorable moment in which I could speak with you in relation to the promised advance in my salary. The increased amount of business in the past year has greatly added to my duties, and in the performance of them, I have ever tried to be prompt and accurate. I trust my efforts have met with your approval, and, therefore, that you will regard this matter as liberally as possible.

Very respectfully,
FRANK LITTLE.

Answer to an Advertisement for a Cook.

BROOKLYN, N. Y., Feb. 15, 1881.

MRS. C. A. NELSON,

Respected Madam:—Having seen your advertisement in the *Herald* of the 18th inst., I beg to offer myself for the place.

I am a good, plain cook. I can roast, boil, make pastry, for which I have a light hand, and am willing to make myself generally useful in the house. My wages are $3.00 per week, and I can have a year's character from my last place. I shall be happy to call on you if you will permit me.

I am, Madam, your obedient servant,
MARY FOOTE.

Inquiry as to the Character of a Cook.

BROOKLYN, E. D., 1365 Fulton Ave.,
Feb. 15, 1880.

Madam:—MARY FOOTE, having replied to an advertisement for a cook in the *Herald*, refers me to you for a character. I feel particularly anxious to obtain a clean, active, and civil person, as my last occasioned me much trouble, and left under most unfavorable circumstances. I shall, therefore, feel obliged by your making me acquainted with any particulars referring to her character, and remain,

Madam,
Your very obedient servant,
MRS. C. A. NELSON.

TO MRS. CHARLES BORLAND.

Favorable Answer.

FORT GREEN PLACE, Feb. 18, 1880.

Madam:—I take an early opportunity of acknowledging the receipt of your note; and in answer to your questions relative to the character of Mary Foote, I beg leave to inform you that she lived with me in the capacity referred to, for the space of one year, during which time I generally found her attentive to her duties, to the performance of which she was fully equal. I always had full confidence in her honesty, which she never gave me any cause to question; and in regard to her cleanliness and civility, I had very little reason to find fault. I parted with her on account of ill-health, and recommend her with full confidence of her being likely to give you satisfaction.

I am, Madam, etc., etc.,
MRS. CHARLES BORLAND.

TO MRS. C. A. NELSON.

Unfavorable Answer.

FORT GREEN PLACE, Feb. 18, 1880.

Madam:—In reply to your polite note, I beg leave to inform you that Mary Foote, who lived with me in the capacity of cook, left my service in consequence of her incompetency to the discharge of her duties (*or name any other cause*). In other respects I had no reason for discharging her. Believe me,

Madam,
Yours most respectfully,
MRS. CHARLES BORLAND.

TO MRS. C. A. NELSON.

A Cook's Application for a Character.

16 KINNEY STREET, Feb. 14, 1881.

MRS. CHARLES BORLAND,

Madam:—I have the offer of a cook's place in Brooklyn, and I should feel greatly obliged if you would give me a character. The lady will write to you to inquire about me.

You were good enough to say that if I left this place you would recommend me, and although I know you dislike giving written characters, I hope you will oblige me.

I am, Madam,
Your obedient servant,
MARY FOOTE.

Application for a Situation as Ward Schoolmistress.

CINCINNATI, July 3, 1881.

Gentlemen:—Understanding that a vacancy for the situation of mistress to your Ward School has occurred, I beg to offer myself as a candidate, and to inclose my certificate, etc., from the Superintendent of the Board of Education. While I feel that these can better speak for me, than I can for myself, I venture to assure you that, should you honor me by conferring upon me the vacant appointment, I shall strive to discharge my duties earnestly and steadily, and shall ever remain,

Gentlemen,
Your grateful and obedient servant,
CLARA WHITNEY.

TO THE TRUSTEES OF THE FIRST WARD SCHOOL.

To a Firm, Seeking a Clerkship.

MACON, GA., April 16, 1881.

Gentlemen:—Perceiving by your advertisement in the *Telegraph*, that you are in want of a clerk, I beg to inclose testimonials, and venture to hope that from my previous experience in the line of business you pursue, I should be of some use in your establishment. My habits of life are such as to assure regularity in the discharge of my duties, and I can only insure you that, should you honor me with your confidence, I shall spare no pains to acquit myself to your satisfaction.

I remain, gentlemen,
Your obedient servant,
WILLIAM McLAIN.

TO MESSRS. CHENEY & CLAYTON.

LETTERS OF RECOMMENDATION.

RECOMMENDATIONS are those in which the writer, for the purpose of promoting the interest, happiness or benefit of another, commends, or favorably represents his character and abilities. Such a letter should be composed with care. It is a guarantee to the extent of language, for the party recommended, therefore, should never be sacrificed to condescension, false kindness, or politeness. These testimonials are often received, and the bearer of them taken into service or confidence upon the representations contained in them—without further questions as to antecedents, etc., therefore never recommend an unworthy person. It may be hard to refuse a testimonial, but it is dishonorable to give a false one.

Recommendations may be *special* or *general*. A letter of recommendation addressed to some particular person, like an ordinary letter, is *special;* when not limited as to person or occasion, it is *general*.

General Recommendation.

ROCHESTER, N .Y., Dec. 10, 1879.

To whom it may concern:

The bearer, Mr. Howard Burlew, is personally known to me as a young man of sterling worth. He graduated at the Polytechnic Institute, and as a student distinguished himself for his diligence, accuracy, integrity, and conscientious discharge of every duty. As a member of society, he, being of good family, and with a character unblemished, is highly esteemed. I cordially recommend him to good people everywhere, and especially so to those to whom he may offer his services, whether commercially or socially.

Very respectfully,
HIRAM S. GRANT.

Recommending a Teacher.

NEW CASTLE, PA., Sept. 3, 1879.

JOHN THATCHER, ESQ., Chairman,
Canton, Ohio.

Dear Sir:—The bearer, Mr. Henry Case, about leaving this district, where he has been engaged in the work of teaching, is, I am pleased to say, of good standing here. I have had two boys attending his school, and in their advancement he has proved himself possessed of tact, learning, enthusiasm, and a high degree of patience. His character is above reproach, and I cheerfully recommend him to a position in one of the district schools of your town.

I am, very sincerely yours,
AARON PIERCE.
Chairman School Committee.

Recommending a Salesman.

SPRINGFIELD, MASS., March 1, 1880.

W. W. BROWN ESQ.,
San Francisco, Cal.

Dear Sir:—The bearer, Mr. Preston Black, being about to leave our employ, it gives us pleasure to testify to his merit as a salesman, the capacity in which he served us. He has been with us during the past eight years, in which time he has invariably discharged his duties with skill and ability. He was very punctual at his work, was courteous to our customers, and reliable in his accounts, and by his care and attention to our out-of-town trade made himself specially valuable. He bears a good character as a gentleman as well as a man of business.

We are very truly,
B. F. GALE & CO.

Recommending a Book-keeper.

MILWAUKEE, WIS., May 3, 1880.

MESSRS. PERCILSON & CO.,
St. Louis, Mo.

Gentlemen:—Mr. Frank Morgan, the bearer, who is now leaving our employ, has been in our counting-room for five years, during which time he has faithfully attended to his duties, proving himself to be industrious and thoroughly reliable. He is a good penman, correct accountant, and acquainted with correspondence. We shall at any time cheerfully respond to all applications we may have regarding his character and abilities, and wish him every success.

Very truly yours,
J. ATKINSON & CO.

Recommending a Porter.

HARRISBURG, PA., July 11, 1879.

MESSRS. DUNLAP & YORK,
Baltimore, Md.

Gentlemen:—The bearer, Dennis O'Neil, has been employed by us as a porter for the past five years, and has faithfully discharged all the duties devolving upon him. He is industrious and reliable, understands the receiving and shipment of goods, is a good marker, and writes legibly for a man in his position. He is not addicted to spirituous liquors, and bears a good moral character. We are, yours truly,
FOX, CLARKE & SMITH.

Recommending a Cook.

GRAND HAVEN, MICH., October 19, 1879.

John Kingsley, the bearer, has been employed by us as cook for several seasons past. He is capable of all kinds of cooking, is willing and obliging, and has at all times given satisfaction in the discharge of his duties.

CUYLER & CO.

Recommending a Gardener.

ROCKVILLE, CT., Nov. 15, 1879.

This testimonial of the capabilities of the bearer, James Morris, is to certify to his being thoroughly competent in the care of hot and cold graperies and greenhouses, also understanding floriculture and vegetable gardening. He has been employed by me during past six years, and very satisfactorily performed his duties. He is honest, good-natured, and trustworthy. I am, etc.,
WM. F. SUMNER.

Declining to Recommend a Clerk.

ERIE, PA., May 6, 1880.

W. C. MCCURDY, ESQ.,

Sir:—I regret that I cannot conscientiously write the testimonial you request of me. You are fully aware of the misconduct that caused your discharge from my service, and it would be doing a gross injustice for me to speak favorably to another employer. I think an honest confession, with a desire to reform, would be your best recommendation.

Regretting that it is entirely out of my power to grant your request,
I am, in spite of your error,
Your sincere well-wisher,
PERCIVAL LONG.

LETTERS of Introduction are those by which a person introduces a friend to a friend who is absent. There are two kinds, *Social* and *Business*. Letters of introduction should always be as short and concise as possible, as they are generally delivered in person. To wait until a long letter is being read is embarrassing to the person presenting same.

The writer of a letter of introduction should be careful whom and to whom he introduces a person. By introducing an improper person, or an inferior socially, an irreparable injury may be done a friend. Great care must be exercised against the use of extravagant eulogy, or overpraise, although more latitude is allowed in written than in an oral introduction.

Letters of introduction should never be sealed when given to the person by whom they are to be presented; the bearer may, however, seal it before delivery.

A letter of introduction should not be delivered in person, although circumstances often render it proper and necessary to do so. The correct way to deliver a letter is to send the card of the person introduced to the person to whom the letter of introduction is addressed, by a servant. The person receiving the letter should then call upon the former and extend his hospitalities.

A business letter of introduction may be delivered by the bearer in person, as such introductions are for business purposes only, and necessitate no social obligations. In style they should resemble other business letters; that is, they should be brief and to the point. Letters of introduction will be found very useful to travelers, or to persons who are about to change their place of residence.

Letters of introduction should bear upon the envelopes the name and address of the party to whom the letter is addressed, the same as if sent by mail, except that the words "Introducing," etc., are written in the lower left hand corner; thus—

Mr. Richard S. Peale,

St. Louis,

Introducing

Geo. W. Savage, Esq. *Mo.*

Short Form of Introduction.

BOSTON, May 10, 1880.

MY DEAR SIR:

I have the honor of introducing to your acquaintance Mr. Frank Ward, whom I commend to your kind attention.

Very truly yours,

JOHN WILSON.

MR. BENJ. F. SWING.
Toledo, Ohio.

Another.

FEBRUARY 9, 1813.

MY DEAR THEODORE:

Lieutenant-Colonel Scott (the friend of Mr. Watkins Leigh) will hand you this letter. It is written exclusively for the purpose of giving you the pleasure of his acquaintance; for which you must consider yourself my debtor.

Yours truly,

JOHN RANDOLPH, of Roanoke.

MR. T. BLAND DUDLEY.

Introducing a Son of a Partner,

HARTFORD, March 10, 1881.

CHARLES T. EVANS, ESQ.,
New York.

Sir:—Mr. Frank Fisher, the eldest son of our senior partner, being about to visit your city for the purpose of embarking for South America, we are sensible that we cannot better ensure to him such polite attentions as are calculated to render his short stay agreeable, than by introducing him to you. We need scarcely say that we shall feel personally obliged by any marks of kindness that you may have the goodness to evince towards this young gentleman, and by any assistance that it may be in your power to render him, in making his arrangements for the voyage.

We remain, with much esteem, sir,
Your faithful servants,
FISHER, CLARK & CO.

Introducing a Young Man Traveling on Business.

TORONTO, Mar. 1, 1881.

HENRY HOWARD, ESQ.,
Charleston, S. C.

Sir:—We recommend to your particular favor and attention, the bearer, Mr. Frederick McQuigg, eldest son of Mr. Henry McQuigg, of the highly respectable house of McQuigg, Hughes & Co., of this city.

Our esteemed young friend is about to visit the Southern States, by way of Charleston, on business for the house; we therefore request you, most urgently, to afford him your advice and assistance, and to render his stay in your city as agreeable as possible. He is clever, steady, and unassuming, and we are convinced that on a near acquaintance he will prove himself deserving of your esteem and good will.

Command us freely in similar cases, and be assured that we will use our best endeavors to do justice to your introduction.

We are, respectfully yours,
HENRY BROWN & CO.

Introducing a Firm.

PHILADELPHIA, April 15, 1881.

MESSRS. HUNTER, CLARKE & CO.,
New Orleans.

Gentlemen:—I have the pleasure of introducing to your acquaintance the very respectable firm of Messrs. Dunn, Brown & Co., of Boston, Mass., whose senior partner, Mr. James Dunn, is at present in this city, and purposes visiting New Orleans. Any civilities or attentions that you may be pleased to show him, I shall consider a favor conferred on myself.

These gentlemen occasionally give orders for cottons and other shipments from your port; and from some conversation that I have had with Mr. D., I am led to hope that the house will give you a preference of their business in future. I shall feel happy should the present introduction lead to transactions mutually advantageous and agreeable.

I remain, gentlemen,
Yours very respectfully,
ALFRED QUIGG.

Another Form.

LONDON, October 3, 1880.

MESSRS. HASKELL, BROWN & CO.,
New Orleans.

Gentlemen:—We beg leave to introduce to you the bearer of this letter, Mr. F. C. Fenderson, a partner in the highly respectable house of Moore, Fenderson & Co., of New York, who is about to visit your city for the purpose of extending the commercial relations of his house with the principal firms of your place. In strongly recommending our friend to your notice, we particularly request that you will not only forward his views by your influence and advice, but that you will also render his stay in your city as agreeable as possible, by showing him every attention that may be in your power. In case Mr. Fenderson should have occasion to take up any money, either for traveling expenses or operations of business, you will please to supply him with funds to the extent of *ten thousand pounds sterling*, taking his drafts upon us at five days' sight in reimbursement. We beg that upon similar and all other occasions, you will freely command our services, and

We remain, gentlemen,
Faithfully yours,
MARTIN, GREGORY & CO.

Introducing a Captain, Asking Preference.

LONDON, July 21, 1881.

MESSRS. G. WALLISTON & CO.,
Savannah, Ga.

Gentlemen:—This will be delivered to you by Captain Green, of the Baltic, whom I beg leave to introduce to your acquaintance. You will greatly oblige me by giving him the preference, should you have any cottons for shipment, while his vessel is loading at your port.

The owners of the Baltic are my good friends and valuable correspondents, Messrs. Collins, Clement & Co., of Glasgow.

Recommending Captain Green likewise to your good offices and attentions in other matters,

I am, gentlemen,
Your obedient servant,
GEORGE S. PALMER.

Introducing a Young Gentleman to a Lady of Fashion.

CONTINENTAL HOTEL, PHILADELPHIA, Jan. 16, 1881.

DEAR MADAM:

Permit me to present to you my friend, Mr. Gilbert Haven, a gentleman whose polished manners and irreproachable character embolden me to request for him the honor of an acquaintance with even so fastidious and accomplished an arbiter of fashion as yourself.

Mr. Haven will be able to give you all the information you may desire respecting our mutual friends and acquaintances in society here.

Do me the honor to make my very respectful compliments to the Misses Peck, and to believe me, my dear madam,

Most respectfully,
Your friend and servant,
J. M. STODDART.

MRS. W. H. PECK,
Atlanta, Ga.

Introducing a Literary Lady to a Publisher.

BELOIT, WIS, May 1, 1881

MESSRS. FAIRBANKS, PALMER & CO.,
Chicago.

Gentlemen:—The bearer, Mrs. Mary A. Farmer, I commend to your favorable consideration. She has several manuscripts ready for publication, upon which she would like your opinion, and which, doubtless, you will find deserving your attention. My past acquaintance with you justifies me in the belief you may come to an understanding of mutual pleasure and benefit.

I am, respectfully yours,
GEORGE L. HARDING.

Letters of introduction are sometimes written in the third person, as in the following example:

Mr. Clayton presents his compliments to Mr. Swift, and feels great pleasure in introducing to his notice the bearer, Mr. Charles Layman. From the number of years Mr. Layman has been in the employ of Mr. Clayton, and from the invariably steady and honorable conduct which has marked his progress, Mr. Clayton recommends him with great confidence, feeling persuaded that he will study very closely and sedulously the interest of his employer.

133 Water Street, Chicago.
December 18, 1880.

LETTERS OF APOLOGY.

IT is often necessary to write a letter of Apology or Excuse. In such a case, to be of any value, it should be written as promptly as may be. The writer must not forget that almost as much depends on the time as the manner of making an excuse. It may be too late to be effective, or so mistimed as to aggravate the previous offense; such a letter is not very pleasant, as it is called forth by some neglect or impropriety of the author. If the apology appear forced, or made unwillingly, it cannot be effective; but if written in sincerity, and gracefully expressed, in all ordinary cases it will insure forgiveness.

"The excuse which would be freely accepted to-day, might be indignantly rejected a week hence. A slight notice of the fact, an explanation that will extenuate the offense, an assurance of the total absence of any intention to wound the feelings, regrets for the circumstance, professions of attachment, and an expression of an earnest desire to recover the good opinion of the person offended, are the elements of a letter of apology, modified according to the fact, time, and persons interested."

"It is sometimes necessary to make excuses for offenses not yet noticed; such as delay in reply to a letter, or in executing a commission. In these cases they generally commence letters on other subjects. A reason should be given for the delay, or the neglect candidly confessed, and indulgence solicited."

The necessity of an apology is avoided by a prompt meeting of every engagement, and discharge of every obligation.

Apology for a Broken Engagement.

2952 EASTON AVE., May 1, 1881.

My Dear Clara:—Will you kindly accept an apology for my not being present at your party last evening? Throughout the whole day I had felt unwell, but had still determined to join you; but, as evening approached, I felt so much worse, that I saw at once that nothing but quiet was suited to my condition, and that excitement and late hours would only make me worse. I trust you will therefore excuse me, and, if you should have an hour to spare, and come and chat quietly with me, it will be a great comfort to,

Affectionately yours,
EMMA VAN NORSTRAND.

MISS CLARA YOUNG.

Apology for a Broken Business Engagement.

PORTLAND, ME., Aug. 16, 1879.

MR. PERRY H. SNYDER,
larendon Hotel, City.

Dear Sir:—I very much regret being compelled to apologize for not meeting you at the Clarendon last evening, as I agreed to do. The cause of my detention was the sudden and serious illness of my dear wife, whose life for a time we despaired of. Hoping you will not leave the city until we can perfect the arrangements we anticipated, and that you will kindly inform bearer when it will be convenient to see me,

I am, yours very respectfully,
JENNINGS MARTIN.

Excuse for a Pupil.

WEDNESDAY MORNING, March 5, 1881.

MR. LOOMIS,

You will please excuse Charles for non-attendance at school yesterday, as I was compelled to keep him at home to attend to a matter of business.

CHARLES OSWALD.

From a Tenant to a Landlord, Excusing Delay in Payment.

WILMINGTON, Jan. 10, 1881.

Sir:—I have now been your tenant above ten years in the house where I now live, and you know that I never failed to pay my rent quarterly when due. At present I am extremely sorry to inform you, that from a variety of recent disappointments, I am under the necessity of begging that you will indulge me one quarter longer. By that time I hope to have it in my power to answer your just demand, and the favor shall be ever gratefully acknowledged by

Your obedient and humble servant,
WALLACE RYAN.

MR. AMOS CLARK,
865 Locust St., Philadelphia, Pa.

Excusing Putting Off an Invitation on Account of a Recent Bereavement.

ATLANTA, April 5, 1881.

My Dear Ella:—I grieve to tell you that a most serious and painful domestic calamity prevents the possibility of my availing myself of your kind invitation, as I had intended. When I tell you that my dear Freddie is no more, you will at once sympathize with me, and feel the impossibility of anything like mixing in society.

Believe me, amidst my own griefs,
Your ever sincere friend,
MARIA WARREN.

MRS. ELLA LATIMER.

Advisory Letters.

DISCREET persons will never write a Letter of Advice until they have been asked for it, or it becomes an absolute necessity for it. In many instances to volunteer it is to make yourself offensive to those whom you wish to benefit. It is much pleasanter to give than to receive it. Unsolicited counsel is a bitter draught; and even those who crave your opinions, will feel themselves offended if you are forward as well as frank in replying to them. A mendicant implored alms; the party whom the unfortunate man addressed, instead of relieving his necessities, told him that he was "strong and youthful, and should rather work, than live by begging." "I asked you for money," replied the mendicant, "not for advice." People, in general, are but too prone to take the same course; they are applied to for succor, and, in return, they give counsel. A friend should, perhaps, give advice to a friend, if he should see occasion so to do, however unpalatable it may be; but, in general, we cannot be too sparing of our counsel.

CRAVEN STREET, May 6, 1790.

I send my good girl the books I mentioned to her last night. I beg of her to accept of them as a small mark of my esteem and friendship. They are written in the familiar, easy manner for which the French are so remarkable, and afford a greaf deal of philosophy and practical knowledge, unembarrassed by the dry mathematics used by more exact reasoners, but which is apt to discourage young beginners. I would advise you to read with a pen in your hand, and enter in a little book short hints of what you find that is curious or that may be useful; for this will be the best method of imprinting such particulars on your memory, where they will be ready either for practice on some future occasion, if they are matters of utility, or at least to adorn and improve your conversation if they are rather points of curiosity. And as many of the terms of science are such as you cannot have met with in your common reading, and may therefore be unacquainted with, I think it will be well for you to have a good dictionary at hand to consult immediately when you meet with a word you do not comprehend the precise meaning of. This may at first seem troublesome and interrupting, but it is a trouble that will daily diminish, as you will daily find less and less occasion for your dictionary, as you become more acquainted with the terms; and in the meantime you will read with more satisfaction because with more understanding. When any point occurs in which you would be glad to have further information than your book affords you, I beg you would not in the least apprehend that I should think it a trouble to receive and answer your questions. It will be a pleasure and no trouble; for though I may not be able, out of my own little stock of knowledge, to afford you what you require, I can easily direct you to the books where it may most readily be found. Adieu, and believe me ever, my dear friend,

Yours affectionately,

B. FRANKLIN.

LINCOLN, NEB., May 15, 1881.

My Dear Nephew:—I am sorry you should have any misunderstanding with your master; I have a good opinion of him, and am unwilling to entertain a bad one of you. It is so much a master's interest to use his apprentices well, that I am disposed to think that when they are badly used it is oftener the effect of provocation than choice. Wherefore, before I give myself the trouble of interposing in your behalf, I desire that you will inquire of yourself whether you have not, by some misconduct or other, provoked that alteration in your master's behavior of which you so much complain. If, after having diligently complied with this request, you assure me that you are not sensible of having given cause of disgust on your side, I will readily use my endeavors to reconcile you to your master, or procure you another. But if you find yourself blameable, it will be better for you to remove, by your own amendment, the occasion of your master's displeasure, than to have me or any other friend, offer to plead your excuse, when you know it would be unjust to defend you. If this should be your case, all your friends together could promise your better behavior, indeed; but as the performance must even then be your own, it will add much more to your character to pass through your whole term, without any interposition between you. Weigh what I have here said; and remember that your future welfare depends greatly on your present behavior

I am your loving kinsman,

JOHN HANCOCK

From a Father to a Son, on his Negligence in his Affairs.

HUDSON, N. Y., April 16, 1881.

My Dear Son William:—You cannot imagine what a concern your carelessness and indifferent management of your affairs gives me. Remissness is inexcusable in all men, but in none so much as in a man of business, the soul of which is industry, diligence and punctuality.

Let me beg you to shake off the idle habits you have contracted; quit unprofitable company, and unseasonable recreations, and apply to your counting house with diligence. It may not yet be too late to retrieve your affairs. Inspect, therefore, your gains, and cast up what proportion they bear to your expenses; and then see which of the latter you can, and which you cannot, contract. Consider, that when once a man suffers himself to go backward in the world, it must be an uncommon spirit of industry that retrieves him and puts him forward again.

Reflect, I beseech you, before it be too late, upon the inconveniences

which an impoverished trader is put to for the remainder of his life, which to many happen to be the prime part of it; the indignities he is likely to suffer from those whose money he has unthinkingly squandered, the contempt he will meet with from all, not excepting the idle companions of his folly; the injustice he does his family, in depriving his children, not only of the power of raising themselves, but of living tolerably; and how, on the contrary, from being born to a creditable expectation, he sinks them into the lowest class of mankind, and exposes them to most dangerous temptations. What has not such a father to answer for! and all this for the sake of indulging himself in an idle, careless, thoughtless habit, that cannot afford the least satisfaction, beyond the present hour, if in that; and which must be attended with deep remorse, when he begins to reflect. Think seriously of these things, and in time resolve on such a course as may bring credit to yourself, justice to all you deal with, peace and pleasure to your own mind, comfort to your family; and which will give at the same time the highest satisfaction to

Your careful and loving father,

DWIGHT READ.

The Son's Grateful Answer.

BUFFALO, N. Y., April 20, 1881.

My Dear Father:—I return you my sincere thanks for your seasonable reproof and advice; I have indeed too much indulged myself in an idle, careless habit; and had already begun to feel the evil consequences of it when I received your letter, in the insults of a creditor or two, from whom I expected kinder treatment. But, indeed, they wanted but their own, so I could only blame myself, who had brought their rough usage upon me. Your letter came so seasonable upon this, that I hope it will not want the desired effect; and as I think it is not yet too late, I am resolved to take another course with myself and my affairs, that I may avoid the ill consequences you so judiciously forewarn me of, and give to my family and friends the pleasure they so well deserve at my hands; and particularly that satisfaction to so good a father, which is owing to him by his

Most dutiful son,

WILLIAM READ.

Advice to Young Man Intending to go into Business.

BLOOMINGTON, Oct. 14, 1880.

Dear Mr. Cushing:—I was glad to receive your letter, and glad to find you have confided in your father's old friend for advice, under the circumstances of your starting in business. You do not tell me the amount of your capital; but whether large or small, the same rule should be adopted;—you must be very careful in the matter of investing your money, for without great precaution and judgment you may be a considerable loser. Do not lay in too large a stock. Should trade prove slack, the rent and taxes of your premises must be paid; the stock lies idle and deteriorates in value; and when once you dip into your capital there will be little prospect of your recovering yourself again.

With regard to a locality, you must be guided very much by the number of the inhabitants, the nature of the neighborhood, the requirements and customs of the resident population; and if possible you should ascertain whether there is any one in the same business who may already have obtained the best connection. Many small capitalists, in going into a new neighborhood, have been bitterly disappointed in their expectations of making a good connection. It is really a fact, that the first shops established in a new place generally fail. Should your neighborhood be a poor one, guard against laying in a supply of luxuries. Necessaries will be certain to sell. There is one thing necessary to success in business, and that is civility, an amount of which in stock will cost nothing. And by treating all your customers, rich and poor, with due deference but not servility, you will find your custom very much increase. Let your customers see that it is a pleasure for you to oblige, and that it is not done with a view only of selfish greed or gain. Should you require advice at any future time, I shall be very glad indeed to give you any information you may require.

I will close my letter with one word more of counsel, which is this—do not get into debt. Wishing you every success,

Believe me,

Your sincere friend,

CLARK WOOD.

Urging a Son to Relinquish the Naval Profession.

WILLIMANTIC, CT., March 1, 1880.

My Dear Son Albert:—Your letter of the 1st, informing me that you had determined to remain in your present profession, caused me great distress. If you wish to add some little portion of comfort to the last years of a father's life, which your headstrong passions have already greatly embittered, you will immediately relinquish it. Remember you are the only representative of our family. Why then persist in remaining in a profession wherein you are exposed to constant and imminent danger.

I wish you to marry, and hope to see you settle down and discharge the duties of your position in society as a country gentleman; you have ample means at your disposal now, as the whole of your late uncle's property is yours. Concede a little to your father, whose only desire is to see his name honorably upheld, his family perpetuated, in the county in which we are now so much respected. Age is creeping on me, Albert; I am widowed and alone. I trust this appeal will not be made in vain. You know my deep and lasting affection for you; do not wound it by a refusal. Awaiting with great anxiety your determination,

Believe me,

Your affectionate father,

ELLIOT SUMNER.

Aswer.

U. S. S. INTREPID, June 3, 1881.

My Dear Father:—Dearly as I love my noble profession, I am unable to resist your last earnest appeal, and agree therefore to give up my commission, and return to a life on land. The pang this resolution costs me is softened by the remembrance that I may thus hope to insure the happiness of so good a father.

I shall shortly return to you, and will endeavor in all things to prove

Your most dutiful and affectionate son,

ALBERT.

To HON. ELLIOT SUMNER,
Willimantic, Ct.

LETTERS OF CONDOLENCE.

LETTERS of Condolence or sympathy are the most difficult and important of any which friendship or affection can dictate. They should relate chiefly, as a rule, to the subject by which they are elicited, and express *sympathy* rather than aim at *administering consolation*. Letters of condolence, from the sympathizing pen of friendship, fall upon the heart of man like the gentle dews of evening on the parched earth. In the composition of such, there must be no high-flown words or expressions, no straining after effect. If heart speaks not to heart, in the simplest, most soothing language of nature, words will, to the sufferer, prove cold and unimpressive—worse than useless.

The letter should not be too long, but earnest and sincere. When addressing a person who is laboring under any grievous calamity, it is bad taste to make light of it; by treating that loss as a matter which a little firmness would enable the party who has suffered it, to endure calmly, we irritate, rather than soothe. It is better to enter into the feelings of the mourner,—to eulogize the departed relation,—to rebuke the ingratitude of the false friend,—to confess the inconstancy of fortune, or otherwise, according to the circumstances; and, without magnifying, to lament the full extent of the condoled party's affliction. Thus we seem to share, and therefore in some degree, lessen the sorrow of the sufferer.

Courtesy demands that letters of condolence on death should be written on black-edged paper and sealed with black wax—if wax is used—even if you are not in the habit of using mourning paper habitually.

Thomas Jefferson to John Adams, on the Death of Mrs. Adams.

MONTICELLO, NOV. 13, 1818.

The public papers, my dear friend, announce the fatal event of which your letter of October the 2 th had given me ominous foreboding. Tried, myself, in the school of affliction, by the loss of every form of connection which can rive the human heart, I know well and feel what you have lost, what you have suffered, are suffering, and have yet to endure. The same trials have taught me that for ills so immeasurable, time and silence are the only medicine. I will not, therefore, by useless condolences, open afresh the sluices of your grief, nor, although mingling sincerely my tears with yours, will I say a word more where words are vain, but it is of some comfort to us both that the time is not very distant at which we are to deposit in the same cerement our sorrows and suffering bodies, and to ascend in essence to an ecstatic meeting with the friends we have loved and lost, and whom we shall still love and never lose again. God bless you and support you under your heavy affliction.

TH. JEFFERSON.

On the Loss of Property by Fire.

MONTICELLO, IND., Aug. 16, 1879.

My Dear Friend Young:—Your recent misfortune in the loss of property at Logansport has proved a very serious matter, and I am deeply pained at the disastrous circumstances attending the same. It is a hard trial to see consumed in a few hours the work of years; but knowing your disposition, I cannot believe you will become disheartened, or, in any sense, give way to melancholy. On the contrary, I firmly believe your usual activity and enterprise will suggest some plan for speedily restoring to its former beauty and elegance, the charms and surroundings formerly the pride of the place. You have my warmest sympathy and best wishes, and if I can in any way further your interests, believe me ever ready to do so.

Very cordially yours,

DAVID WOODRUFF.

NATHAN YOUNG, ESQ.,
Logansport, Ind.

On Business Embarrassment.

CHICAGO, March 15, 1879.

My Dear Mr. Green:—I have to-day learned of your business embarrassments, and with regret, your despondency over this misfortune. I need hardly assure you of my sympathy and faith in your honorable discharge, to the best of your ability, of your obligations. It is extremely unpleasant and humiliating, especially to such sensitive natures as yours, to pass through these ordeals, but having the confidence of many former associates, you may with energy and resolution regain lost ground, and reap the reward due honor and integrity. I hope you may come out of this trouble better than you anticipate, and recuperate more quickly than you have thought possible. Believe me ever

Your friend,

FRED. BUTLER.

FRANK GREEN, ESQ.,
St. Louis, Mo.

To a Friend on the Death of a Wife.

BOSTON, May 6, 1881.

My Dear Will:—I sincerely commiserate you in this your fearful and awful visitation. Sad indeed it is to lose your wife and your expected child in one short moment! Your dear wife, we are all well aware (as far as human beings can form a judgment of the lives of their fellow creatures), was in every act, deed, and word, a true Christian. Your account of her death is deeply touching; but how grateful you must have felt to see her so resigned and happy in the thought that, although her loss would cast a shadow on your life on earth, you would meet her hereafter in that better world, where no trouble or sorrow is to be

found. She was good in every acceptation of the term : her charities, so unostentatiously dispensed ; her cheerful willingness to relieve any real distress, her talents and charms, endeared her to all. Naturally you must deeply grieve for the loss of one so dear and excellent. You have again another source of grief in the loss of your child, dear Will, and at present all consolation must seem to you impossible ; but God has ordained that time shall bring comfort and soothing for all earthly sorrows, and to its healing influence we must leave you. As soon as you feel equal to the journey, come to us, and stay as long as you feel inclined. We will walk and ride together. There is great healing in Nature, and open-air exercise—I speak from experience—does as much as reason and philosophy in soothing a great grief.

My wife unites with me in best regards and truest sympathy.

I am ever,

Your sincere friend,

V. C. SPOFFORD.

WILLIAM BLACK, ESQ.

To a Friend on the Death of a Husband.

FREEPORT, Ill., July 6, 1880.

My Dear Mrs. Goodman :—If any consolation can be afforded under so heavy an affliction as you have just experienced, it must come from a higher power than mine. Your own strong sense of religion, and of our duty of resignation to a power that is beyond our control, and a will that is ever beneficently directed toward our good, must uphold you in this most bitter trial. I well know how painful the well-meant, but often mistaken, officiousness of friends *may* be on such occasions, or I should have hastened to your side, and sought to assuage the pangs of your overworn spirit.

It were a melancholy pleasure to dwell upon the virtues and accomplishments of your late beloved husband ; but the subject is too painful for me, and, in the confidence that he is in the enjoyment of an everlasting happiness, such as, my dear Jane, even you could not have realized to him on earth, I hope that you will support your spirits both for your own and your children's sake, and look forward to that brighter and happier world in which we shall go to those who cannot return to us. God comfort you.

Your affectionate and sorrowing friend,

JULIA MEAD.

From a Young Lady to her Mother. Who Is Ill.

My Dear Mamma :—I am grieved to see you so poorly, but I trust you will not make yourself worse by troubling yourself about household affairs or thinking anxiously of me. I will see that everything is properly done, and I will attend to all my own duties just the same as though you were well, and able to look after me.

But I most earnestly hope, my dear mamma, that you will soon be better, and I pray God night and day for your speedy recovery.

I am, my dear mamma,

Your affectionate daughter,

MARIE.

To a Friend on the Death of Her Sister.

NEWARK, N. J., Oct. 5, 1880.

My Dear Maria :—The melancholy intelligence of your sister's death has grieved me more than I can express, and I beg to tender you my heartfelt sympathy. Truly we live in a world where solemn shadows are continually falling upon our path—shadows that teach us the insecurity of all temporal blessings, and warn us that here "there is no abiding stay." We have, however, the blessed satisfaction of knowing that death cannot enter that sphere to which the departed are removed. Let hope and faith, my dear friend, mingle with your natural sorrow. Look to that future where the sundered ties of earth are reunited.

Affectionately yours,

ADA JONES.

TO MISS MARIA FISHER,
506 Ford street, Brooklyn.

To a Friend on a Sudden Reverse of Fortune.

FORT WAYNE, IND., Dec. 10, 1880.

My Dear Friend :—I am truly pained to hear of the melancholy change in your circumstances. I had hoped that your husband's position and connections would have prevented the possibility of his embarking in any scheme where there seemed room for uncertainty. But, unhappily, the speculative spirit of the age is too seductive to be easily withstood, and we are every day hearing of families being reduced to absolute poverty, more from mischance than wilful error.

But you must not only cheer up, but labor to cheer your husband likewise. Let him find that he possesses a wife who will not display her annoyance at the deprivation of many—perhaps unnecessary—luxuries of life, and whose determination to economize will make poverty seem less poor, and whose affection will insure him that comfort which the wealthiest position, without undivided affection, would wholly fail to realize.

Nor must you look at matters as hopeless. Although changed in your means, you have not lost in *character*. Your true friends look upon you with the same eyes as formerly, and for the shallow and insincere you ought not, cannot care. Besides, a favorable change must result from your husband's persevering and consistent efforts ; and by the exercise of economy, and the patient submission to a few privations, you may ere long fully recover the position you have already adorned, and which legitimately belongs to you.

That success and happiness may soon spring out of the present unfavorable condition of things, is the hearty and earnest wish of,

Yours ever affectionately,

CLARA WILSON.

TO MRS. EMILY EATON.

To a Sister on the Death of a Child.

Sister Darling :—I cannot write what is in my heart for you to-day ; it is too full—filled with a double sorrow, for you and for myself. Tears blind me ; my pen trembles in my hand. Oh! to be near you! to clasp you in my arms! to draw your head to my bosom and weep with you ! Darling, God comfort you, I cannot.

SARAH.

To a Mother on the Death of a Babe.

CHARLESTON, S. C., Dec. 4, 1875.

My Dear Mary :—I feel that a mother's sorrow for the loss of a beloved child cannot be assuaged by the commonplaces of condolence ; yet I must write a few lines to assure you of my heartfelt sympathy in your grief. There is one thing, however, that should soften the sharpness of a mother's agony under such a bereavement. It is the reflection that little children are pure and guileless, and that "of such is the Kingdom of Heaven." "It is well with the child." Your precious babe is now a treasure laid up in a better world, and the gate through which it has passed to peace and joy unspeakable is left open, so that you, in due time, may follow. Let this be your consolation.

Affectionately yours,

SARAH YOUNG.

MRS. MARY BROWNING,
Norfolk, Va.

La Fayette to Jefferson, Announcing the Death of Madame de La Fayette.

[The following sadly beautiful letter, though not strictly a letter of condolence, relates to the subject of death, and therefore belongs to this class.]

ANTEUIL, Jan. 11, 1808.

My Dear Friend :—The constant mourning of your heart will be deepened by the grief I am doomed to impart to you. Who better than you can sympathize for the loss of a beloved wife? The angel who for thirty-four years has blessed my life, was to you an affectionate, grateful friend. Pity me, my dear Jefferson, and believe me, forever, with all my heart,

Yours,

LA FAYETTE.

LETTERS OF FAVOR

OFTEN in the prosecution of business it becomes necessary to ask a favor of some friend who may happen to be, at the time, more advantageously situated than ourselves, such for instance as making small purchases for us, or loaning money to meet an emergency. Such a letter is not easy to write. It should be worded as simply and plainly as possible. Do not urge your claims too strongly, lest your request has the appearance of begging; although you should not fail to let your correspondent see that you will fully appreciate the favor of a compliance. In such cases, be careful that you do not incommode, or subject him to expense on your account.

A letter conferring a favor should carefully avoid any expressions that may tend to wound the feelings. It is possible to grant a favor in such a manner as to offend, rather than to delight; to create disgust, rather than gratify. The language of such a letter should be simple, and void of ostentation. Equal care should be exercised in a letter offering a favor, lest it imply that there is an obligation conferred.

Letters declining favors require tact and kindness, that they may lessen as much as may be, the disappointment of the recipient. If possible always state the reasons for refusing, and express your sincere regret that you are unable to comply.

A letter acknowledging a favor conferred should be simple and strong. It should appear to be dictated by the heart. The principal subject of course must be the writer's gratitude. The extent of the obligation should neither be magnified nor treated as less than it really is. To hint that the favor conferred shall be returned, or to express a wish that an occasion may offer for the party benefited to oblige his benefactor, is exceedingly indelicate, and conveys an idea that the writer feels the favor to be nothing more than a loan which is to be repaid the first opportunity; although such may be your feeling, it would be improper that it should be expressed.

Requesting the Loan of a Book.

BROOKLYN, Feb. 16, 1881.

Dear Mattie:—When last at your house, you showed me a book entitled, "We and Our Neighbors," which I remember as a work of so much interest that I feel much inclined to peruse it, and should esteem it a great favor if you would lend it to me. I will take great care of it, and return it in a few days, as I have, at present, abundant leisure for reading.

Yours lovingly,
FLORENCE.

MISS MATTIE JOHNSON.

A Favorable Answer.

BROOKLYN, Feb. 16, 1881.

Dear Flo:—You are quite welcome to the volume you express a wish to read; but I must ask you to let me have it by the 10th of next month, as I shall then have occasion for it for some literary purposes.

Yours affectionately,
MATTIE.

MISS FLORENCE CATTELL.

An Unfavorable Answer.

BROOKLYN, Feb. 16, 1881.

Dear Flo:—I have unfortunately lent the book you ask for, but should it be returned within a reasonable time, I will forward it to you. Regretting to be at present obliged to disappoint you,

Yours affectionately,
MATTIE.

MISS FLORENCE CATTELL.

Soliciting a Loan from an Intimate Friend.

BOSTON, May 1, 1881.

My Dear Sir:—A disappointment in the receipt of some money due, has exposed me to a temporary embarrassment. The sum which would extricate me from this painful difficulty is not large, as $200 would be amply sufficient to release me from my present pressure. Can you grant me the accommodation of the above sum, without in anyway entrenching on your own convenience? If you can, I believe I may rely on your readiness to do so; and you may in turn depend upon it being reimbursed with the strictest punctuality by the 15th inst. A speedy reply to this request will extremely oblige,

Yours most sincerely,
HARRY HOOD.

TO WILLIAM A. TAPLEY, ESQ.

A Favorable Answer.

BOSTON, May 2, 1881.

My Dear Sir:—I have just received your letter, soliciting the loan of $200, and it gives me much pleasure that I have it in my power to be able to accommodate so old and valued a friend. I therefore lose no time in forwarding you a check upon the Franklin National Bank for the above sum, in reimbursing which I beg you will suit your own convenience, and thereby oblige

Your old and sincere friend,
WILLIAM A. TAPLEY.

TO HARRY HOOD, ESQ.

Declining on the Score of Inability.

BOSTON, May 2, 1881.

My Dear Sir:—If there is any one in the world I should be willing to oblige in any way it is yourself; but, unhappily, I am at this moment so driven for funds that last week I was compelled to borrow one hundred dollars to make up my workmen's wages on Saturday night. Under this state of things I know you will take the will for the deed, and, sincerely hoping you may meet with help elsewhere,

Believe me,
Yours very truly,
W. A. TAPLEY.

TO MR. HARRY HOOD, ESQ.

NOTES ACCOMPANYING GIFTS.

NOTES or letters accompanying gifts, and their answers are more formal than ordinary letters. They are usually written in the third person, and should be brief. Among intimate friends and relatives, however, an exception may be made, and an easier form may be adopted.

A note acknowledging a gift should be given immediately. It should be written in a genial, pleasant style. Whenever you can return the kindness hasten to do so, but not too soon, for your act would appear as if you were anxious to be rid of the obligation.

Accompanying a Birthday Gift.

BLOOMINGTON, Sept. 3, 1880.

Dear Mabel:—Accept this little token of love and esteem from an old friend. Many happy returns of the day!

Your loving friend,
CLARA BISHOP.

Another.

BLOOMINGTON, Sept. 3, 1880.

Will Miss Clara Bishop accept this little token of remembrance on this, her natal day?

MABEL CLAYTON.

Accompanying a Gift of a Basket of Fruit.

Miss Loving presents her compliments to Miss Williams, and is happy in presenting for her acceptance the accompanying basket of fruit.

603 South Fifteenth St.,
PHILADELPHIA, May 6, 1881.

Answer.

Miss Williams considers herself much favored by the kind attention and generous gift from Miss Loving, and returns her sincere thanks for her handsome present.

1685 Green St., May 7, 1881.

Accompanying a Betrothal Ring.

356 Fifth Ave., July 19, 1881.

My Beloved Mattie:—Will you please accept and wear the accompanying ring as a pledge of the endless love and affection of

Your idolizing
FRANK.

MISS MATTIE SPENCER.

Answer Accepting the Foregoing.

My Dear Frank:—You need no assurance from me that your valuable gift will be doubly precious to me, as a token of your affection. May our love, like your ring, have no end.

Your loving
MATTIE.

FRANK WATSON, ESQ.

Accompanying Tickets for a Theatrical Performance.

CHICAGO, Feb. 6, 1881.

My Dear Ella:—This morning a friend of mine sent me three tickets for reserved seats at McVicker's Theater, Saturday matinee. We have all seen the play now being acted there, and as I think your young people might like to go, I inclose them to you with our best love.

Believe me, yours affectionately,
ROSA GLOVER.

MRS. ELLA SCOTT.

Accompanying a Book Presented by the Author.

CHICAGO, May 10, 1881.

My Dear Sir:—I send you with this a copy of my work upon Gen. Grant's Tour Around the World.

I shall feel gratified by your acceptance of it, and trust that it may prove sufficiently attractive to you to induce you to read it.

Very truly yours,
L. T. REMLAP.

MR. JERRY S. WHITE,
New Orleans.

The Answer.

NEW ORLEANS, May 15, 1881.

My Dear Sir:—Your note of the 10th inst., together with a copy of your work on Gen. Grant's Tour, reached me in due time.

I have read the book with pleasure and profit. I trust it may add as much to your pecuniary fortune as it will undoubtedly contribute to your just fame as an author.

Accept my grateful thanks for the book, and believe me,

Yours sincerely,
JERRY S. WHITE.

L. T. REMLAP,
Chicago.

Accompanying a Basket of Fruit to an Invalid who is a Stranger.

BALTIMORE, March 19, 1881.

Madam:—Allow me to offer for your acceptance this small basket of fruit and flowers. I have not the pleasure of your acquaintance, but I trust my sympathy in your sufferings may excuse the intrusion of a stranger.

I remain, etc.,
ALICE KNILL.

MRS. STEPHEN HAINES,

Acknowledging the Dedication of a Book.

DETROIT, Oct. 15, 1880.

Dear Sir:—I received, a few days ago, your obliging letter, together with the very beautiful book which accompanied it. The dedication of such an edition, of such an author, is highly gratifying to me; and to be mentioned in such a manner, by a person so thoroughly attached to the principles of liberty and humanity, as you, sir, are known to be, is peculiarly flattering to me.

I am, with great regard, sir,

FRANCIS K. PALMER.

HON. J. M. LATHAM,
New York.

Accompanying a Birthday Gift.

HUDSON, WIS., Dec. 13, 1880.

My Dear Mollie:—Accept my best wishes for many happy returns of your birthday, and also the accompanying trifle, as a mark of my sincere affection.

Always yours sincerely,

MISS MOLLIE CLARK. FLORA SPEAR.

Acknowledging Letter and Present.

STILLWATER, MINN., Dec. 14, 1880.

My Dearest Flora:—Very many thanks for your kind note, and for the lovely little case you have so kindly sent to me. I shall always value it and keep it for your sake. How good it was of you to remember my birthday when you have so many things to think about at the present time. I shall hope soon to be in town, and shall then come and thank you in person. Sallie joins me in kindest love to all your circle,

Ever believe me,
Your affectionate friend,

MISS FLORA SPEAR. MOLLIE CLARK.

Accompanying a Present.

SYRACUSE, N. Y., Nov. 20, 1881.

My Dearest Fannie:—Accept this token of love and esteem from an old friend. It is but a small proof of my affection, which words are not needed to express, for I am well aware that you know me ever to be

Your true and loving friend,

MISS FANNIE HAMILTON. MERTIE YOUNG.

Returning Thanks for the Gift.

My Dearest Mertie:—How can I thank you sufficiently for your magnificent gift, you dear, kind friend? You quite load me with kindnesses; no proof of your friendship was wanting to assure me of your esteem and friendship, which I hope I shall always deserve. Thanking you from my heart,

Believe me, yours most affectionately,

MISS MERTIE YOUNG. FANNIE HAMILTON.

CONGRATULATORY LETTERS.

CONGRATULATORY letters are those written to a friend who has experienced some good fortune, success, prosperity, or great joy. Such letters should embody cheerfulness and cordiality of sentiment, hearty expressions of pleasure and good will, and should be free from all admixture of envy or foreboding. Letters expressing this pleasure admit of a little more egotism than is sanctioned by decorum in some other cases. One may be allowed to allude to one's own feelings when so pleasurably associated with those of one's correspondence. Brevity is quite admissible in letters of felicitation. It is in better taste not to introduce extraneous matter into them, especially when they are of a merely ceremonious nature. Congratulations should be offered as soon as possible after the occasions that call them forth.

If one have a painful subject to communicate concerning one's self or any one else, or any advice to give, and it *must* be sent, it should never be written in a letter of congratulation, but sent by a separate letter, even if it has to go by the same mail.

While it is the desire to make one's expressions of pleasure and good will hearty and cheerful, great care should be taken that we do not use exaggerated expressions of joy, as they have an air of insincerity and should therefore be avoided. To sum up all, in a word—*feel right* and write as we feel

A Father to His Son on the Marriage of the Latter.

PORTLAND, CT., Dec. 6, 1880.

My Dear Son:—It is with no small pleasure, and with no slight feeling of parental pride, that I now congratulate you upon your recent change of state. That you have my best and heartiest wishes for your future happiness, you already know; but I feel a natural pleasure in again giving them expression. And here I have to add, that no parent could join in those wishes with more fervent sincerity than your dear and kind mother, who desires you to unite with me in the most affectionate regards to our new relation, our daughter-in-law. That your marriage state may be blessed with the same domestic happiness that has fallen to my lot, is the sincere wish of

Your ever affectionate father,
CLARK HAYES.

TO CHESTER HAYES, ESQ.

Thomas Jefferson to General Washington, Upon His Return From Abroad, and Success at Yorktown.

MONTICELLO, Oct. 28, 1781.

Sir:—I hope it will not be unacceptable to your Excellency to receive the congratulations of a private individual on your return to your native country, and, above all things, on the important success which has attended it. Great as this has been, however, it can scarcely add to the affection with which we have looked up to you. And if, in the minds of any, the motives of gratitude to our good allies were not sufficiently apparent, the part they have borne in this action must amply convince them. Notwithstanding the state of perpetual solicitude to which I am unfortunately reduced, I should certainly have done myself the honor of paying my respects to you personally; but I apprehend that these visits, which are meant by us as marks of our attachment to you, must interfere with the regulations of a camp, and be particularly inconvenient to one whose time is too precious to be wasted in ceremony. I beg you to believe me among the sincerest of those who subscribe themselves your Excellency's most obedient and most humble servant,

TH. JEFFERSON.

Congratulating a Daughter on Her Birthday.

MILWAUKEE, WIS., Jan. 23, 1881.

My Dearest Child:—Your father, brothers, and sisters, all unite with me in wishing you a thousand good wishes on this your —th anniversary. We could all have wished that circumstances would have allowed of your spending it with us; but feeling, in these matters, must oftentimes be sacrificed to utility, and our selfish delights must not be suffered to interfere with the prospects of those dear to us. The package which accompanies this letter contains not only some trifling tokens of affection from all of us, but the materials for a little entertainment which, I have no doubt, Mrs. Ranney will allow you to give to your schoolfellows, as I have written to beg a half-holiday on the occasion.

God bless you, my dear child! and that every succeeding year may see you increase in all that is desirable in body and mind, is the earnest prayer of your ever anxious parents. With best compliments to your mistress and teachers,

Believe me,
Your ever affectionate mother,
MARY C. WEAVER.

TO MISS CLARA WEAVER.

To a Friend Upon the Birth of a Son.

EVANSTON, ILL., Aug. 16, 1880.

My Dear Boy:—Congratulations most heartily upon the fulfillment

of your hopes in a birth of a son. May he be always the source of happiness and comfort to his parents that he is now, and be the pride and help of your old age. As for the little fellow himself, I can wish him no greater good fortune than to grow up the copy of his father in all things. Remember me kindly to Mrs. Wiggins,

And believe me ever,

Yours sincerely,

J. S. WHITE.

To J. B. WIGGINS, Esq.,
Peoria, Ill.

Reply.

PEORIA, ILL., Aug. 18, 1880.

Dear Jerry:—I thank you for your congratulations on the birth of our boy. In matters of this kind, hopeful husbands are often doomed to disappointment. I have noticed frequently that anxiety for a *son* generally results in a *daughter*. We are lucky. Need I say that the boy is a *fine* boy? Did you ever know a baby of either sex that was not "fine"? Mother and child—Heaven bless them both!—are doing well, and the father is delighted to be able to make such a good report of them. The *latter*, proud of his new acquisition, remains now, as ever,

Sincerely yours,

J. B. WIGGINS.

To J. S. WHITE, ESQ.,
Evanston, Ill.

A Friend Upon His Good Fortune.

TOLEDO, O., Sept. 15.

My Dear Seaton:—I have just learned from your brother that you have received the appointment of General Agent of the Ætna Insurance Company for Northwestern Ohio, and hasten to offer my congratulations. I think the Company fortunate in securing your services, and I know that you deserve all the good fortune that can come to a man of honor, intelligence and industry. I hope this may be but the forerunner of something better. Should it be so, no one will rejoice more heartily than

Your sincere friend,

GEORGE DELACY.

TO FREDERICK SEATON, ESQ.,
Sandusky, O.

A Friend Upon His Marriage.

SCRANTON, PA., Sept. 6, 1880.

My Dear Eddy:—I have to-day received the invitations to your wedding, and as I cannot be present at that happy event to offer my congratulations in person, I write.

I am heartily glad you are going to be married, and congratulate you upon the wisdom of your choice. You have won a noble as well as a beautiful woman, and one whose love will make you a happy man to your life's end. May God grant that trouble may not come near you, but should it be your lot you will have a wife to whom you can look with confidence for comfort, and whose good sense and devotion to you will be your sure and unfailing support.

That you may both be very happy, and that your happiness may increase with your years, is the prayer of

Your friend,

ARCHIBALD GRAY.

CLARENCE EDDY, ESQ.,
Harrisburg, Penn.

On the Marriage of a Friend.

MT. VERNON, O., JUNE 13, 1880.

My Dear Walker:—The tidings of your happy marriage have just reached me, and I sincerely wish you joy and prosperity in this new life upon which you have embarked. I have known the constancy of your attachment, and the devotion which you have cherished for the one now so completely entrusted to your keeping, and I am confident in the belief that your efforts will not be wanting to insure every advancement of the material comforts this union may bring upon you. That your enjoyment of these earthly felicities may be combined with Heaven's choicest blessings, is ever the prayer of

Your true friend,

WESLEY SEARS.

EDWIN WALKER, ESQ.,
Watkins, N. Y.

A Formal Letter of Congratulation.

Mr. and Mrs. Roberts desire to offer to Mr. and Mrs. Barnard their heartfelt congratulations on the convalescence of Miss Barnard, and to express the hope that she will speedily regain her usual good health.

1326 Broad Street,
April 5, 1881.

Anniversary of a Silver Wedding.

Dear Friends:—It is seldom one is privileged to add a tribute congratulatory to twenty-five years of wedded life. With such an opportunity, memory dwells on the tranquilities and vicissitudes experienced. The thoughts turning from the cares, troubles, and anxieties, reviews with more cheerfulness the felicities of the past, so natural is it for us to overlook the shadows and see only the brightness, even though it be but the "silvery edge." With such pleasant memories, dear friends, I pray you may continue on through life's journey, and may your paths be strewn with flowers of kindness and affection; and while looking at the bright, pure surface of the gift accompanying this, may you see the foreshadowing of a blessed future.

Your sincere friend,

GEO. FIELDS.

MR. AND MRS. M. C. HARNEY.

Sir Walter Scott to Robert Southey on His Investiture as Poet Laureate.—(Abridged.)

EDINBURGH, Nov. 13, 1813.

I do not delay, my dear Southey, to say my congratulatory. Long may you live, as Paddy says, to rule over us, and to restore the crown of Spencer and Dryden to its pristine dignity. * * *

I was greatly delighted with the circumstances of your investiture. It reminded me of the porters at Calais with Dr. Smollett's baggage, six of them seizing one small portmanteau and bearing it in triumph to his lodgings. * * *

Adieu, my dear Southey; my best wishes attend all that you do, and my best congratulations every good that attends you--yea, even this, the very least of Providence's mercies, as a poor clergyman said when pronouncing grace over a herring. * * *

My best compliments attend Mrs. Southey and your family.

Ever yours,

WALTER SCOTT.

To a Gentleman Elected to Congress.

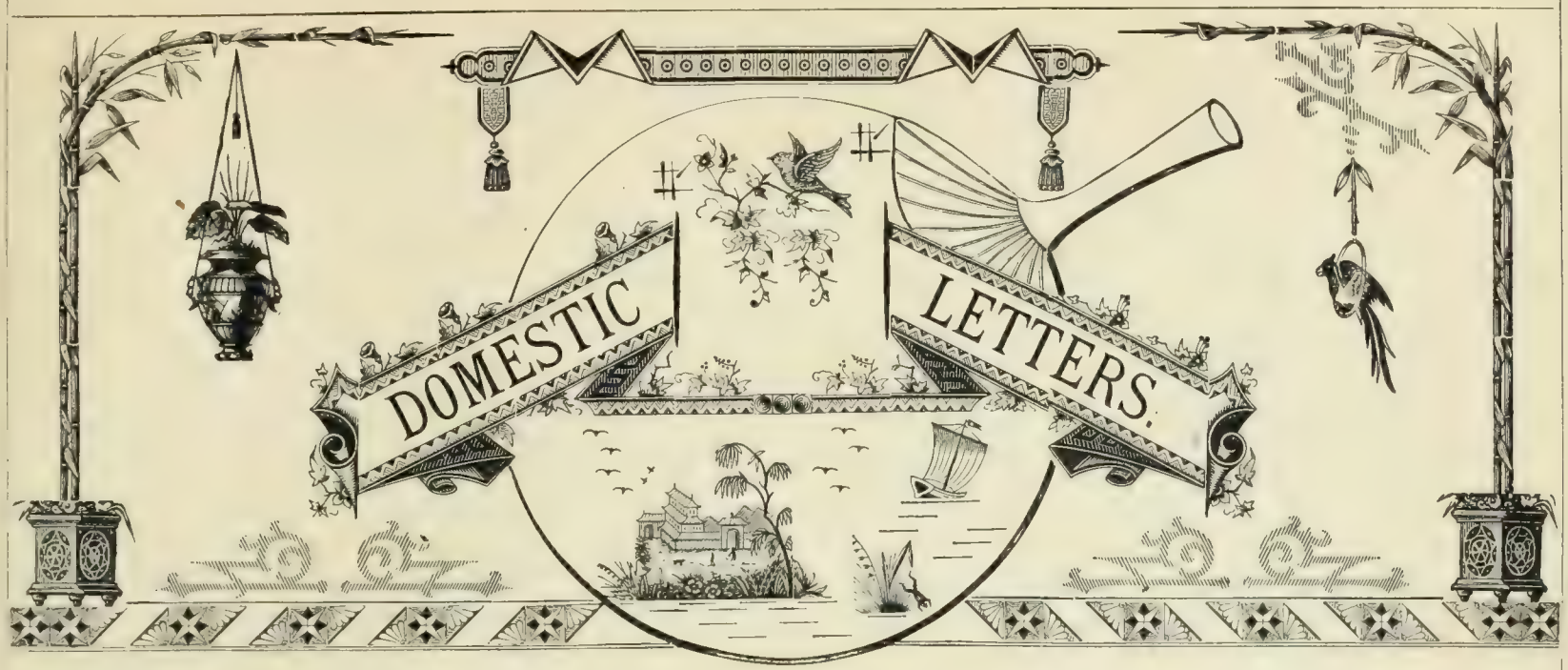
LEXINGTON, KY., Nov. 8, 1877.

Hurrah! the battle is fought and the victory won! Give me your hand, old friend, while I give it a squeeze of congratulation on your election. The result has not surprised me in the least. I knew you would be elected, because I knew that you deserved to be, and that the people of your district had sense enough to know it, too. Some say, "Principles, not men;" but I say "Principles *and* men." This honor is as much a tribute to your personal worth as to the correctness of your principles. Just such men as you are needed in Congress—never more than now; and I believe you will fulfill every expectation, and honor yourself and your constituents. That such may be the case, shall ever be the prayer of

Yours faithfully,

WM. M. DAVIS.

CARTER HARRISON, ESQ.,
Chicago, Ill.



DOMESTIC letters are those of an intimate, friendly, or an affectionate nature, hence they are in character and style totally different from all preceding letters, and may claim a wider range of thought, a nicer discernment in the choice of words, a more finished and ornamental style of expression. Such letters must be regulated by the degree of respect the person claims of us, by reason of age, relationship, the strength of our esteem, or warmth of our attachment. Their great excellence is naturalness. They should be written in a free, easy, unconstrained manner. Written carefully and correctly always, and if gracefully and elegantly, all the better; but a stiff, pedantic, and affected style should be avoided.

Domestic letters are the promptings of the heart, hence admit of all the details of every occupation, scene and interest, for to one who loves us nothing that concerns us is trivial or uninteresting. The letter that contains the most of home matters and feelings, anything, everything that calls up the picture of home, with all its dear associations, and makes us forget

John Quincy Adams When Seven Years Old to his Father.

Braintree, Mass., Oct. 13, 1744.

Sir:

I have been trying ever since you went away, to learn to write you a letter. I shall make poor work of it; but, sir, mamma says you will accept my endeavors, and that my duty to you may be expressed in poor writing as well as good. I hope I grow a better boy, and that you will have no occasion to be ashamed of me when you return. Mr. Thaxter says I learn my books well. He is a very good master. I read my books to mamma. We all long to see you.

I am, sir, your dutiful son,

John Quincy Adams.

for the moment that we are separated from them is the letter that delights the far away friend and relative, and proves the link that binds these hearts closely together, though faces and loving eyes are far asunder.

An entertaining and punctual correspondent will have a host of friends, and parents should encourage the youth of both sexes in keeping up the ties of friendship formed at school and in early childhood, by frequent correspondence. They will thus acquire that ease and fluency of expression which is one of the most valuable and desirable accomplishments that can be acquired by either lady or gentleman.

Frequent correspondence between friends and relatives will keep strong and bright the ties that bind each to the other. When a child leaves home, the eyes of his parents can no longer watch over, nor can their lips any longer give him instructions. For the future their counsels must be written ones, and the child at first will often find it necessary to apply to them for advice; but, surrounded by new acquaintances, and attention taken up by change of scene, it is more than likely that for a time he will neglect and forget his parents. Not so, however, the parents their child. They follow him away, they miss him from the table, their thoughts are frequently sent after him, and they have many an anxiety which nothing but his attentions can alleviate. No friend can feel so deeply interested for his welfare, and none is so well qualified to advise, and make allowance for the errors of youth, to judge with candor, to censure with mildness, to point out the right path, or to reclaim from the wrong one.

Friendship implies confidence. Open your heart to your friend in your letters. Have no concealments. Trust him as you expect to be trusted. You have common friends and congenial tastes, read the same books, and enjoy similar pleasures, and therefore have a thousand topics of interest on which to write to each other. You are interested in his plans, hopes, fears, successes, failures. You sympathize in his joys and in his sorrows. No wonder that letters of friendship, when written in the true spirit of friendship, when frank, sincere, and full of heart, are so charming!

The style of letters of friendship should be similar to that of domestic letters, free, easy, and unrestrained, but as correct, graceful, and elegant as may be.

From a Mother to a Daughter at School.

LaCrosse, Wis., May 14, 1881.

My Dear Daughter:—Although we are separated in person, yet you are never absent from my thoughts; and it is my continual practice to recommend you to the care of that Being whose eyes are on all his creatures, and to whom the secrets of all hearts are open; but I have been somewhat alarmed because your two last letters do not run in that strain of unaffected piety as formerly. What, my dear, is the reason? Does virtue appear unpleasant to you? Is your beneficent Creator a hard taskmaster, or are you resolved to embark in the fashionable follies of a gay, unthinking world? Excuse me, my dear, I am a mother, and my concern for your happiness is inseparably connected with my own. Perhaps I am mistaken, and what I have considered as a fault may be only the effusions of youthful gaiety. I shall consider it in that light, and be extremely glad, yea happy, to find it so. Useful instructions are never too often inculcated, and, therefore, give me leave again to put you in mind of that duty the performance of which alone can make you happy both in time and eternity.

Religion, my dear, is a dedication of the whole soul to the will of God, and virtue is the actual operation of that truth, which diffuses itself through every part of our conduct; its consequences are equally beneficial as its promises: "Her ways are ways of pleasantness, and all her paths are peace."

Whilst the gay, unthinking part of youth are devoting the whole of their time to fashionable pleasures, how happy shall I be to hear that my child is religious, without hypocritical austerity, and even gay with innocence. Let me beg that you will spend at least one hour each day in perusing your Bible, and some of our best American and English writers; and do not imagine that religion is such a gloomy thing as some enthusiasts have represented; no, it indulges you in all rational amusements not inconsistent with morality; it forbids nothing but what is hurtful.

I beg that you will consider attentively what I have written, and write to me as soon as possible. Your anxious mother,

MARY BALDWIN.

Answer to the Foregoing.

Sparta, Wis., May 20, 1881.

My Dear Mother:—I am so much affected by the perusal of your kind, parental advice, that I can scarcely hold the pen to write an answer; but duty to the best of parents obliges me to make you easy in your mind before I take any rest to myself. That levity, so conspicuous in my former letters, is too true to be denied; nor do I desire to draw a veil over my own folly. No, I freely confess it, but, with great sincerity, I must at the same time declare that they were written in a careless manner, without considering the character of the person to whom they were addressed. I am fully sensible of my error, and on all future occasions shall endeavor to avoid giving the least offense. The advice you sent me in your valuable letter needs no encomium; all that I desire is to have it engraven on my heart. My dear mother, I love religion, I love virtue, and I hope no consideration will ever lead me from those duties, in which alone I expect future happiness. Let me beg to hear from you often, and I hope that my whole future conduct will convince the best of parents that I am what she wishes me to be.

Your affectionate and dutiful daughter,

LILLIAN.

An Absent Husband to His Wife.

Easton, November 13, 1756.

My Dear Wife:—I wrote to you, a few days since, by a special messenger, and inclosed letters for our wives and sweethearts, expecting to hear from you by his return, and to have the Northern newspapers and English letters per the packet; but he is just now returned without a scrap for poor us; so I had a good mind not to write to you by this opportunity; but I never can be ill-natured enough, even when there is the most occasion. The messenger says he left the letters at your house, and saw you afterward at Mr. Duche's, and told you when he would go, and that he lodged at Honey's, next door to you, and yet you did not write. So let Goody Smith give one more just judgment, and say what should be done to you. I think I won't tell you that we are well, nor that we expect to return about the middle of the week, nor will I send you a word of news—that's poz.

My duty to mother, love to the children, and to Miss Betsey and Gracey, etc., etc. I am your *loving* husband,

B. FRANKLIN.

P. S.—I have *scratched out the loving words*, being writ in haste by mistake, when I *forgot I was angry*.

From a Young Lady to Her Mother, Absent from Home.

Toledo, May 16, 1881.

My Own Dear Mother:—We are looking forward most impatiently to your return. Home will be sweet home once more when we have you among us again, for we have all missed you sadly these long evenings. The little ones are wild with delight. Their heads are full of

projects for little surprises to give dear mamma. The choicest flowers that each can claim as her own are watched with anxious care, and are destined to be sweet offerings of their love to you.

I hope, dear mother, you will be pleased with my household management during your absence. Papa considers me quite clever, and a credit to your able teaching; still I know I am but a beginner, and each day I feel more and more the need of your teaching, particularly in directing the servants, whom I cannot praise too much for their attention and industry.

Hoping that nothing will delay your long-wished-for return, with best love, in which all unite,

Believe me, your own
Fondly attached and loving child,
JANE M. CLAY.

From a Lady in the Country to a Young Friend in the City.

THE CASCADE, August 25, 1881.

My Dear Belle:—I am afraid I am getting stupid, for I cannot recollect whether I am in your debt a letter, as well as for the pretty things you were so kind as to purchase for me. They are quite new fashions here. Many thanks for them.

I am writing these few lines to let you know that Harry is in New York on a visit to a friend on Madison avenue. A good match, dear. He has a nice little income and a good business. There is one drawback, however: he has a temper of his own and is rather small in stature; but a kind and affectionate wife would improve his temper. He is very kind-hearted.

I see by advertisements in the papers that dresses for winter wear are cheap; should you see two that would suit Mollie and myself (you know our favorite colors) will you please purchase them for me? I hope it will be no inconvenience to you to do so; if it be, decline at once. All unite in most affectionate love to your uncle.

Believe me, my dear,
Yours affectionately,
WINNIE.

TO MISS BELLE PIERCE.

From a Young Lady at School to Her Mother.

SOUTH BEND, IND., April 19, 1881.

My Dearest Mamma:—Although I was almost heartbroken at parting from you for the first time in my life, I felt that you would never have let me quit home but for my own good; and I hope I am not ungrateful enough to prefer mere selfish gratification to future welfare.

I find school much less disagreeable than I had expected. There are, of course, many variations of disposition—for a school is like a little world—but, for the most part, the girls make themselves very pleasant to me. Mrs. Bond is kindness itself, and sets an example of mutual good will to all of us.

My studies are, I think, progressing satisfactorily, although I am, of course, in the background as yet, especially in my French. The music master is rather passionate, especially if we play out of time, which you know, dear mamma, used to be an unfortunate fault of your Bertha. But he takes great pains, and I think you will have less to complain of in my playing when I return.

How I long to kiss and embrace you again! God bless you, dear mamma, and believe me, Your ever affectionate child,

TO MRS. WM. LORD. BERTHA.

Answer to the Foregoing.

DETROIT, April 28, 1881.

My Dearest Child:—I was delighted to receive your affectionate and gratifying letter. Believe me, that for a widowed mother to be parted from her only darling is a sad trial, especially when the elasticity of youth and health is so much diminished. I shall look forward with joy to the midsummer vacation, when I intend to take you with me on a trip to the White Mountains. You will have an opportunity of seeing many of those wonders of nature of which you have only read in books, as well as of strengthening your health, and returning to school with greater aptitude and relish for study.

Write to me from time to time, and let me know all the news of your "little world;" for, believe me, everything that pertains to the welfare and progress of my darling child, is of consequence in the eyes of your mother.

Pray present my kind respects to Mrs. Bond, and thank her for her kindly care of you.

That God may bless you and make you all that I could wish, is the constant prayer of Your affectionate mother,

TO MISS BERTHA LORD. FRANCES LORD.

From a Little Girl Wanting to Come Home.

PARK SEMINARY.

Dear Mamma:—Oh, I am so tired of this place! I cannot learn so many things at once; and I cannot bear going to bed without kissing you. You know, mamma, I have never been away from you before, and I feel as if I should die of grief if you do not let me come home again. *Do*, mamma, *do*, and I will love you forever.

Your miserable child,

TO MRS. W. WARREN. DOLLIE.

Answer to the Foregoing.

MILWAUKEE, May 16, 1881.

My Dear Child:—I am sorry that you should pain me by so unreasonable a request. You know well that nothing pleases me more than to have all of you around me; but you must recollect that all your brothers and sisters have been to school before you, and they never complained at all. I know that you, being the youngest, have been petted a great deal by all of us; but for that very reason you ought to try and give us pleasure by growing up a good and clever girl.

Believe me, my dear child, you will find school become more pleasant every day, as you get better acquainted with your schoolfellows, and as your improvement gains the approval of your mistress. Youth, my dear little girl, is the proper time for exertion; for if we once lose the precious hours of early life, we have naught to look back to but disappointment and regret.

I have written to Mrs. French to ask her not to give you quite so many lessons at first, and have no doubt she will do all to assist you. But you *must* try to be happy, and look forward to the Christmas vacation as the reward of the little self-privation you are at present undergoing. With the united kind loves of your father, brothers and sisters,

Your affectionate mother,

TO MISS DOLLIE WARREN. MARTHA WARREN.

Announcing the Vacation.

HIGHLAND PARK SEMINARY, June 10, 1881.

My Dear Parents:—It is with mingled feelings of regret and pleasure that I announce that the termination of this half year's work is fixed for the 25th instant. I sincerely hope that I shall not only find you both in excellent health, but that you will be satisfied with my improvement since I last left home. No pains have been spared by any of my teachers to render me worthy of your good opinion; and I must ever feel grateful, both to them and to yourselves, for the pains bestowed upon my education.

Miss Clark desires me to present her best compliments; and, with my best love to my sisters and brothers, believe me to remain,

My dear parents,
Your ever dutiful and affectionate daughter,
CLARA.

From a Daughter Acknowledging a Present.

ALEXANDRIA, April 4, 1881.

My Dear Father:—How kind of you to think of me immediately after your return from Paris! The trinkets you sent are so very beautiful, that I should have been afraid of exciting the envy of my schoolfellows, had it not been for the liberal supply of French confectionery (of which,

I assure you, very little now remains) by which they were accompanied. I assure you, I spare no trouble to win the good opinion of my school-mistress and teachers; and, if I may judge from their kindness toward me, I am not altogether unsuccessful.

I am enjoying excellent health and spirits; but I hope now you are in New York, you will sometimes run down and see your daughter, for, believe me, nothing but an occasional thought of poor, widowed papa, ever intrudes upon my cheerfulness. Mrs. Nelson has frequently expressed a wish to see you, so that I shall look forward with anxiety for that happy occasion.

Again thanking you for your thoughtful and liberal kindness,

Believe me to remain,

My dear father,

Your ever affectionate and grateful daughter,

To Elliott Sumner, Esq. MABEL.

To a Daughter on her Birthday.

Atlanta, Mar. 12, 1881.

My Dearest Child:—Your father, brothers, and sisters all unite with me in wishing you a thousand good wishes on this your —th anniversary. We could all have wished that circumstances would have allowed of your spending it with us; but feeling, in these matters, must oftentimes be sacrificed to utility, and our selfish delights must not be suffered to interfere with the prospects of those dear to us. The package which accompanies this letter contains not only some trifling tokens of affection from all of us, but the materials for a little entertainment which, I have no doubt, Mrs. Parsons will allow you to give to your school-fellows, as I have written to beg a half-holiday on the occasion.

God bless you, my dear child! and that every succeeding year may see you increase in all that is desirable in body and mind, is the earnest prayer of your ever anxious parents. With best compliments to your mistress and teachers, Believe me,

Your ever affectionate mother,

To Miss Clarissa Wood. Ellen Wood.

From a Husband, Absent on Business, to his Wife.

St. Louis, May 21, 1881.

My Dear Wife:—This is the first time, my darling, we have ever experienced the bitterness and misery of separation, and the few days I have already been absent from you appear like years. What my state of mind will be at the expiration of another two or three weeks, I will let your little affectionate heart conjecture. But I must not be selfish, my dearest Flora. You share my trial, but do not be down-hearted, the time will soon pass away. You must go out and visit the good friends near you. Your dear, kind mother also is within an easy walk, I am glad to think.

I am glad to tell you that my trip has been more prosperous than I ventured to hope. I have succeeded in making arrangements which will greatly enlarge my business during the coming year. I need not tell you that the thought that all my efforts, if successful, will but increase your comfort and happiness, spurs me on to still greater exertion.

I leave to night for Kansas City, where I shall spend to morrow. Thence I go to Omaha, from which place I will write to you again.

Hoping to be with you again within a week, I remain, with love to your mother, and a hundred kisses to yourself,

Your affectionate husband,

J. D. Williams.

Letter to a Lady, on Hearing Accidentally that She is Married.

Binghampton, April 26, 1881.

My Dear Ella:—Accept my sincere congratulations on your marriage. I felt at first inclined to be a little cross, at your having kept us (your old friends) in such total ignorance of your engagement to Mr. Murray. Why did you not let us know that you were married? We heard of it by the merest accident. We know your husband well, and if any man can be worthy of one so truly excellent as yourself, we believe he is the person. From our knowledge of him we believe that you have every prospect of being a very happy woman, and this assurance gives us true pleasure.

With every wish for your happiness from us all,

Believe me,

Most affectionately yours,

To Mrs. Ella Murray. JENNIE WING.

Young Lady to Her Mother, Informing Her of a Proposal.

Reading, May 18, 1881.

My Dearest Mother:—I have very wonderful tidings to communicate to you! Yesterday Mr. Lawrence, of whom we have seen a great deal since I came to my aunt's, joined me on the terrace (where I was walking), and after a little unimportant conversation, suddenly proposed to me! I was very much astonished, for I had no idea that he cared for me. I have referred him to you, as of course I cannot decide without your advice and approval. But, dearest mamma, I like him very much better than any one whom I have ever seen, and if you would not think it imprudent of us to marry on his small income, I think I could be very happy with him.

I do not think that riches confer happiness, and I should be content, myself, to share his moderate means and struggle to get on with him, hoping for better days to come—in a pecuniary sense I mean.

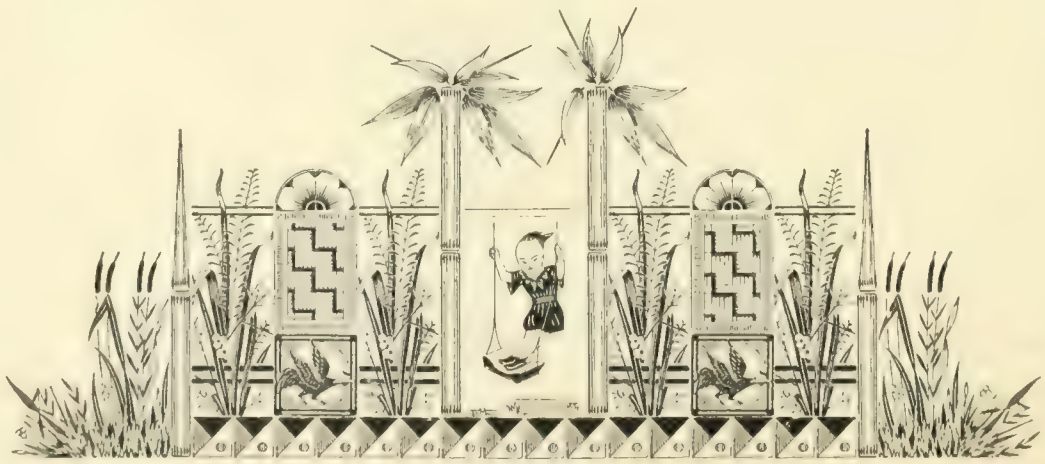
He is a very religious man, mamma; and very good tempered. I could trust him fully, and look up to him as a guide and adviser.

My aunt knew that he intended to make me an offer, and says that she thinks "I might do worse," which is warm approval from her.

Pray, dearest mother, let me hear from you by return of post. I cannot help feeling restless until this affair is settled.

Ever your loving and obedient child,

To Mrs. R. S. Steele. Flo.



YES, OR NO?

"LET THE HEART speak!" and the writer will need few suggestions as to the composition of a "love letter." Such a letter should be based upon the more general forms of letters of friendship, the love of the writer giving tone to the whole. It often happens that lovers are separated during the period of their engagement, and they naturally seek to hold "sweet communion" with each other in letters expressive of their affection.

"Love Letters" are in the strictest sense confidential. No receiver of such has a right to communicate them to others, except, of course, where the advice, sympathy or sanction of proper persons is desired, in respect to an engagement. The man who "tattles" of a lady is a miserable creature, at best. A lady will not be guilty of a similar impropriety toward her future husband. In the event of an engagement being broken off, the return of letters is indispensable, and their retention dishonorable on both sides. Clearly, honor demands that parted lovers receive back every token of their courtship, whether in the shape of correspondence or presents.

Appointing the Day of Nuptials.

Springfield, March 10, 1881.

My Dear Charles:

You are so very urgent that I suppose I must consent to the day you name—the 16th of May next. I have settled with your two sisters to be my bridesmaids, and shall busy myself in making preparations. Meanwhile, I hope we shall see you as often as your business will permit of your absence.

Your affectionate

Lillian.

Charles Morton, Esq.,
Bloomington, Ill.

It is best to avoid any extravagant flattery, lest it disgust the reader, as well as degrade the writer, and create a suspicion of one's sincerity, which is the death-blow of all true love. And while wrong to indulge in strained and artificial expressions of affection, it is equally wrong to suppress those that are prompted by genuine feeling. To a fond and loving heart whose every breath is laden with a prayer for the safety and happiness of the loved one, a loving word is inexpressibly precious, filling the soul with sunshine, and making it for a time oblivious of the pain of separation.

A loving heart naturally imparts its glow to the written page, and this warmth is communicated by the mysterious power of words to the heart of the reader. It is this pleasure that excites the affections and awakens dormant friendships. How the heart beats with expectation in the perusal of a letter from one we love! How endeared becomes our connection by this spiritual communion, in which our minds with ardent zeal and devotedness become united, and an eloquence and freedom indulged perhaps never more felicitously.

The charm in correspondence arises from the degree of congeniality in tastes, from the impressed individuality and unstudied naturalness of the writer, and from his genuine representations of affection.

A love-letter should be free from all constraint and stiffness. The gentleman should write as he would talk were he in the presence of the object of his affection. A lady's letter should be always dignified. Even though there may be an engagement existing at the time of writing, it may be severed, or other parties may chance to see the epistles intended for one person's perusal only. She can rest assured that her betrothed will respect her more for a quiet, affectionate dignity in writing, than if she put too much of the most sacred of all feelings upon paper. Good sense will dictate a proper amount of reserve, but when it is necessary to exercise caution in writing a letter, it would be better that the letter were not written; for unless implicit trust is given, there can be no faith in the betrothed.

For the subject of Courtship and Marriage, the reader is referred to chapter on Home and the Family.

While no rules can govern the writing of love-letters, the following forms are offered as models, and may prove of service to the inquirer.

Declaration from a Widower.

326 Ellis Ave., Nov. 14, 1881.

My Dear Madam:—I am emboldened to lay open to you the present state of my feelings, being so convinced of your good sense and amiable disposition, that I feel assured you will deal candidly with me in your reply.

Like yourself, I have been deprived of the partner of my earlier life, and, as I approach the middle state of existence, I feel more and more the want of some kindred spirit to share with me whatever years are reserved to me by Providence. My fortune is such as to enable me to support a lady in the manner which I feel to be due to your accomplishments and position, and I sincerely hope that you will think carefully over my proposal; and, if you can make up your mind to share my fortune and affections, I trust that no efforts will be wanting on my part to ensure you the happiness you so well deserve.

I need scarcely say that an early answer, on a matter so much connected with my future happiness, will be a great favor to

Your devoted friend and admirer,

To Mrs. Annie M. Sexton. EDWARD H. MALBY.

The Answer.

Englewood, Ill., Nov. 17, 1881.

Dear Sir:—I take the first opportunity of acknowledging the receipt of the flattering letter with which you have favored me. You wish to know whether I am willing to enter again into the marriage state, and in event of my being so, whether I should be adverse to admitting you in the quality of a suitor. I assure you, sir, I feel flattered by the latter question, and as to the former, I can only say that I have no dislike to entering again into that state. But our acquaintance is at present imperfect, and we are comparatively strangers to each other's tastes and tempers. I need scarcely observe that an intimate knowledge of such matters is absolutely requisite, before we can decide whether we are fitted for enjoying together a partnership in life. Meanwhile, I have no objection to allowing such freedom of acquaintance as shall enable us both to arrive at this knowledge, and can therefore only say, in conclusion, that the commencement of your addresses will meet with no obstacle from,

Yours most faithfully,

Edward H. Malby, Esq., Chicago. ANNIE M. SEXTON.

An Unfavorable Reply.

Englewood, Nov. 17, 1881.

Dear Sir:—You give me credit for a discernment I do not possess, for I declare to you, I never suspected that there was anything beyond friendship in the sentiments you entertained toward me. I am sorry to find it otherwise, because it is out of my power to answer your question in the affirmative. I esteem you, but there I must pause. My heart is untouched. The probability is that I shall always remain a widow.

Wishing you, with all my heart, a more favorable response from some worthier object, I continue,

Your sincere friend,

Edward H. Malby, Esq., Chicago. ANNIE M. SEXTON.

From a Gentleman to a Lady, Making a Declaration.

No. 2 Center St., March 26, 1881.

My Dear Miss Hunter:—You cannot but have been aware for some time past that my feelings toward you have been stronger than those of mere friendship. Our long acquaintance has given me ample opportunity to learn the excellences of your character, and to prize them at their full value. It has also afforded you a like opportunity to judge whether I possess those characteristics which you would desire in a husband. Am I presumptuous in hoping that you will consent to become my wife? Until I receive your answer I shall remain

Your anxious but no less ardent admirer,

Miss Ada Hunter. CHARLES CARTER.

A Favorable Reply.

187 Park Ave., March 27, 1881.

My Dear Mr. Carter:—How can I thank you for the honor you have done me in asking me to be your wife? It affords me the deepest satisfaction to assure you that my sentiments toward you are most favorable, and that I shall be both proud and happy to regard you as my future husband.

Yours, most sincerely,

Mr. Charles Carter, No. 2 Center St. ADA HUNTER.

Reply, Stating the Lady's Engagement to Another.

187 Park Ave., March 27, 1881.

Dear Sir:—While confessing myself honored by the preference

avowed for me by one whom I have every reason to respect as a gentleman, I feel that it would be dishonorable in me to keep you in any suspense, where the answer must be unfavorable.

For some time past I have been engaged to a gentleman, from whom I have every reason to expect happiness and comfort. I must, therefore, hope that you will henceforth regard me only in the light of a friend; and, with the sincere wish that such a partner as you deserve may speedily fall to your lot,

Sincerely your friend,

MR. CHARLES CARTER, No. 2 Center St. ADA HUNTER.

Unfavorable Reply, on the Ground of Poverty.

187 PARK AVE., March 27, 1881.

Dear Charles:—To say that I do not feel pleased and flattered at your proposal would be to tell a useless untruth. I feel deeply, almost painfully, the conviction that your kind expressions are dictated by sincerity, and am the more grieved to be compelled to discourage them.

But how are we situated? What hope of happiness with our unsettled prospects, and worse than small means? Industry has doubtless never been, and never will be, wanting on your part; but the want of patronage and capital will ever hold back the efforts of the most strenuous. For my own part, I can do little to make myself an incumbrance upon the efforts of one so young as yourself. No, my dear Charles, we must wait for better times, and not entail misery beyond calculation upon others, as well as ourselves, by a too hasty step.

Let us, therefore, continue, as before, friends: and if better times come, it will then be for us to talk about matrimony. Believe me, then, with every good and kindly wish,

Your faithful friend,

MR. CHARLES CARTER, No. 2 Center St. ADA HUNTER.

From a Gentleman to a Lady who had Rejected his Suit.

NO. 2 CENTER ST., March 29, 1881.

Miss Hunter:—From the highest pinnacle of hope I have sunk to the lowest depths of despair. Your rejection of my passion has filled me with indescribable misery and wretchedness. I now indeed feel myself an isolated being; a lonely wanderer over the face of nature, without one friendly ray of light to guide me on my way. Still, whatever may be my fate, wherever I may abide, one only thought will be ever uppermost in my breast, and that thought will be on your lovely self. I can never cease to love you but with life itself.

May you ever be as happy as I am wretched, shall be the constant prayer of

Your ever attached, though miserable,

MISS ADA HUNTER. CHARLES CARTER.

From an Ardent Lover to a Lady.

NO. 966 WABASH AVE., July 16, 1881.

My Dearest Mary:—I can no longer restrain myself from writing to you, dearest and best of girls, what I have often been on the point of saying to you. I love you so much that I cannot find words in which to express my feelings. I have loved you from the very first day we met, and always shall. Do you blame me because I write so freely? I should be unworthy of you if I did not tell you the whole truth. Oh, Mary, can you love me in return? I am sure I shall not be able to bear it if your answer is unfavorable. I will study your every wish if you will give me the right to do so. May I hope? Send just one kind word to

Your sincere adorer,

MISS MARY BUCKNER. CHARLES HARDY.

A Favorable Reply.

219 SIXTEENTH ST., July 17.

Dear Charles:—Thank you for your dear letter. It has made me very happy. My heart has long been yours, as I will own, although you may think less of me for the frank avowal, and I am blushing for myself while I make it. Of course we must consult our parents before making any serious engagement. Meanwhile, believe me,

Sincerely yours,

CHARLES HARDY. MARY.

From a Lover to a Father on his Attachment to the Daughter.

LAKESIDE, May 16, 1881.

Dear Sir:—As I scorn to act in any manner that may bring reproach upon myself and family, and hold clandestine proceedings unbecoming in any man of character, I take the liberty of distinctly avowing my love for your daughter, and humbly request your permission to pay her my addresses, as I flatter myself my family and expectancies will be found not unworthy of your notice. I have some reason to imagine that I am not altogether disagreeable to your daughter; but I assure you honestly, that I have not as yet endeavored to win her affections, for fear it might be repugnant to a father's will.

I am, sir,

Your most obedient servant,

MR. CALEB C. WARD. DAVID C. COOK.

A Favorable Answer.

NO. 5 MYRTLE AVE., May 18, 1881.

My Dear Sir:—I thank you very much for the manly and honorable way in which you have addressed me in reference to my daughter's hand. I have long since perceived that your attentions to her were of a marked character, and that they appeared to give her much pleasure. I know no reason whatever to oppose your wishes, and, if I may judge from the manner in which she received the communication from myself, *you* will find a by no means unwilling listener.

Dine with us to-morrow at six, if you are not engaged, and you will then have an opportunity of pleading your own cause. Meanwhile, believe me, with every confidence in your integrity and good feeling,

Yours most sincerely,

DAVID C. COOK, ESQ. CALEB C. WARD.

Unfavorable Answer.

NO. 5 MYRTLE AVE., May 18, 1881.

Dear Sir:—I make no doubt of the truth of your assertions, relative to yourself, character, and connections; but as I think my daughter too young to enter into such a serious engagement, I request I may hear no more of your passion for the present. In every other respect, I am, sir,

Your most obedient,

DAVID C. COOK, ESQ. CALEB C. WARD.

A Lover's Letter.

HARRISBURG, March 16, 1881.

My Dearest Mary:—If there is one thing which can console me for my unavoidable absence from your side, it is the pleasure of being able to pen a few lines to express, however feebly, my continued and increasing affection for you. It is, indeed, a painful and irksome change from our rambles about the fields, our evening duets, and our stolen conversations, to a dull routine of mercantile accounts and the never-ending confusion of business. Happily, however, my affairs are in a rapid state of settlement, and I shall soon hope once more to bask in the sunshine of my Mary's sweet countenance, and to feed my imagination with thoughts of the happiness which her placid and sincere disposition will hereafter shed around a home! I need hardly say how eagerly I watch for the post, and how I cherish every line that bears the evidence of my dear girl's affection, and how gratefully every sentiment that flows from her pen is treasured in my memory.

God bless you, dearest Mary, and believe me, with most respectful and affectionate remembrances to your parents, and all friends,

Your ever affectionate and devoted

MISS MARY BUCKNER. CHARLES HARDY.

To an Absent Lover Complaining of a Scarcity of Letters.

MACON, Feb. 9, 1881.

Dear Will.—No letter again! You are really growing intolerably negligent, and I shall begin to think that you are getting tired of me, and that some new attraction is in the field. Knowing how anxious I am respecting your health and welfare, I am sure you will give me the credit of not writing from idle jealousy, although I really feel grieved and anxious at your unusual neglect.

I have no news just at present—indeed, I am too much out of spirits to write at any great length. Pray hasten to remove all doubt from the mind of one whose thoughts, day and night, are upon you only.

Your affectionate

WILLIAM AINSWORTH, ESQ. GEORGIA.

Breaking an Engagement.

CAMDEN, June 15, 1881.

Miss Martin:—I am fearful that we are too precipitate in forming a mutual engagement. Our dispositions and tastes are so antagonistical that there would be a continual conflict between our inclinations, which would be productive of much sorrow.

Therefore, I desire to be released from the engagement, confident that we never could be happy as wife and husband.

Respectfully yours,

MISS ELLA MARTIN. ALBERT HASKINS.

Answer.

1365 BROAD AVE., June 17, 1881.

Sir:—The contents of your letter, received this day, will entail upon me years of misery—hopeless and despairing misery! A man who will so debase himself, who is so devoid of feeling and principle, deserves the execration of every honorable mind. I have been deceived, and the good qualities I thought you possessed, and that warmed my love into life, are now proved, by the inconsistency of your conduct, to have been but the hypocrite's art.

Farewell.

MR. ALBERT HASKINS.

From a Lady Confessing a Change of Feeling.

CHAMBERSBURG, March 18, 1881.

My Dear Sir:—I fear my avowal may give you some pain; but it is better to be sincere and open in matters where the happiness of another is concerned.

To speak plainly, then, I feel that my sentiments in regard to yourself are no longer what they were. While my esteem for your character remains unshaken, I still cannot blind myself to the fact that I do not cherish that affection which a wife ought to feel for her husband, and without which the married life is one continual scene of torment and vexation. You will not, I am sure, give me credit for acting from mere fickleness—especially as I do not at present entertain a partiality for any other; but you must pardon me when I express my firm belief that all correspondence between us had better cease, and that such letters as have passed between us should be returned at the first convenient opportunity.

Assuring you that, as a friend, I shall constantly remember you with esteem, I remain, my dear sir,

Very respectfully,

MR. F. C. FOOTE. JENNIE D. WARREN.

To a Lady, Complaining of Coldness.

June 10, 1881.

My Dear Artie:—How often have I passed my late conduct in review before me, endeavoring to discover by what word or act I could have given you offense. Vain, however, has been the attempt, for the offense which I have given must have been totally inadvertent, and could never have sprung from any intention to have given you even a moment's uneasiness. But that by some means I have had the misfortune to incur your displeasure, has been but too evidently indicated by the change of your behavior toward me, a change from the kindness of an attached friend, to the cool indifference of a distant acquaintance. Of late, when in your presence, I have been many times upon the point of asking upon what occasion, and by what means, I have displeased you? But as constantly have I needed the courage to do so, and my voice has failed me whenever I have endeavored to make the attempt. In the hope of being eased from a painful state of anxiety, I write this letter, and trust that you will give me some explanation on the subject referred to, either by an answer in your handwriting, or through your own lips, at our next meeting. But whatever that reply may be, of this be assured, that my esteem for you can never know a change, and that you will ever live as a cherished object in the breast of him who now subscribes himself,

Yours most affectionately and sincerely,

MISS ARTIE MILLER. EDWIN C. GLOVER.

From a Gentleman Proposing a Day for the Nuptials.

CHELSEA, February 30, 1881.

Dear Mabel:—The happy day to which I have looked forward as the blissful reward of our mutual constancy is not far distant, if the proposal I am now about to make should meet the approbation of yourself and parents. It is this: that our nuptial ceremony may be performed on the twenty-fifth of the present month, and in the Third Presbyterian Church of Elizabeth. I hope to have the pleasure of seeing you soon, we can then give the subject a lengthened discussion; if, however, you should wish to write before we meet, you can mention briefly whether the day I have fixed will suit the convenience of yourself and family; and in the hope that I may claim shortly the privilege of signing myself your affectionate husband,

Believe me for the present,

Your sincerest friend, and most attached

MISS MABEL C. BROOKS. JAMES H. DE HART.

A Favorable Answer.

ELIZABETH, February 5, 1881.

My Dear James:—The affectionate letter which I have just received is another convincing proof of your attachment. Upon perusing it, I find that you have imposed upon me a somewhat delicate duty, but one to which you may conclude I feel no aversion. You wish me to name some day, convenient to myself and relatives, for the performance of our nuptial ceremony. You likewise appear anxious that that day, to which we have looked forward as the most propitious of our future life, may not be protracted to a distant period. As far as my own choice is concerned, you may rest assured that I shall not interpose the least delay; but as I have relatives and friends, by whose convenience I must, as you are aware, be in some measure restrained, I will consult them without loss of time, and at the earliest opportunity you shall hear the decision to which we may come.

Yours ever affectionately,

JAMES H. DE HART. MABEL B. BROOKS.

Another Answer.

ELIZABETH, February 5, 1881.

Dear James:—You are so very urgent that I suppose I *must* consent to the day you name, the twenty-fifth inst. I have settled with your two sisters to be my bridesmaids, and shall busy myself in making preparations. Meanwhile I suppose we shall see you as usual every evening after work is over.

Your affectionate

JAMES H. DE HART, ESQ. MABEL.

Postponing the Wedding Day.

ELIZABETH, February 5, 1881.

My Dear James:—In reply to your most affectionate letter, I am compelled to ask you for a little further delay. I have always promised Mary Johnson that she should be my bridesmaid, and she cannot be in Elizabeth for another fortnight. Will you wait, dear? I should be so much obliged to you if you would; and I trust it is the very last disappointment that I shall ever inflict on you.

My dearest James, believe me ever your faithfully attached

JAMES H. DE HART. MABEL.

Invitation to act as Bridesmaid.

ELIZABETH, N. J., February 4, 1881.

My Dearest Friend:—My approaching nuptials require that I should make due preparation therefor. May I request the favor of your company, to act as one of my bridesmaids on that eventful occasion? Our long acquaintance and sincere friendship prompt me to solicit the honor of your presence in the above capacity, on Wednesday, February 25th, at the Third Presbyterian Church. If convenient, come the previous day.

I remain,
Your sincere friend,

MISS MARY C. JOHNSON. MABEL C. BROOKS.

A Favorable Answer.

ORANGE, February 6, 1881.

My Dear Friend:—I shall esteem it a great honor to be allowed the privilege of acting the part asked in your note, on the occasion required.

I shall be with you the day previous, and hope the following one may be the forerunner of much future happiness

With kindest wishes, I remain,
Your sincere and grateful friend,

MISS MABEL C. BROOKS. MARY C. JOHNSON.

Invitation to Act as Groomsman.

CHELSEA, February 7, 1881.

Dear Will:—I intend to be "turned off" on Wednesday, 25th inst. Will you attend on the mournful occasion as "best man"?

Seriously, I am to be married to my charming little Mabel on that day, and I look for your presence at the bridal as the completion of my happiness, for then the man and woman I love best will unite in confirming my happiness.

Always yours,

WILLIAM H. HENDRICKS, ESQ. JAMES H. DEHART.

Another.

CHELSEA, February 7, 1881.

Dear Will:—Mabel has consented to our marriage on the 25th inst., and I scribble a line to remind you of your promise to be "best man" on the occasion. Marriage is supposed sometimes to separate bachelor friendships, but such will not be the case in my instance, my dear fellow. Mabel has a great regard for you, and is too sensible and good to interfere between us with petty jealousies.

I am awfully happy, Will! Wish me joy, and

Believe me ever your true friend,

WILLIAM H. HENDRICKS, ESQ. JAMES H. DEHART.

A Favorable Answer.

THE CLARENDON, February 8, 1881.

Dear Jim.—I shall be delighted to assist at the important event fixed for the 25th, and beg to offer my best congratulations to Miss Brooks and yourself on your approaching happiness.

I intend to offer as my wedding gift a drawing-room clock. My object in naming this intention to you is, that if you are likely to receive a similar gift from any other friend, you will tell me so, and I will exchange it for something else, as duplicate gifts are a great bore.

Ever, dear Jim, your true old friend,

JAMES H. DEHART, ESQ. WILL.

A Lover's Complaint.

ELGIN, ILL., January 16, 1881.

Dear Carrie:—It is with pain I write to you in aught that can seem like a strain of reproach, but I confess that your conduct last night both surprised and vexed me. Your marked approbation of the attentions paid you by Mr. Brooks was as obvious as your neglect of myself. Believe me, I am in no way given to idle jealousy; still less am I selfish or unmanly enough to wish to deprive any girl on whom I have so firmly fixed my affections, of any pleasure to be obtained in good society. But my peace of mind would be lost forever did I believe that I have lost one atom of your affection.

Pray write, and assure me that you still preserve your undivided affection for

Your devoted but grieved

MISS NETTIE PITKIN. HENRY WHITING.

From a Young Lady to Her Mother.

SARATOGA, September 3, 1880.

My Dear Mamma:—From what you know of Saratoga you will not be surprised to hear that I have enjoyed an incessant round of gaiety and pleasure; my health, too, is completely recruited, and my friends are so kind that I almost feel at home.

But I have another more serious matter to confess to you, at which I hope you will not feel angry. It seems almost ungrateful to think of loving any one but you, but, oh mamma, if you saw Will Carpenter you would forgive me, I am sure. He is so handsome, so gentle in his manners, and yet so sensible and accomplished! We met at the Grand Hotel hop, and he scarcely quitted my side the whole evening. Mrs. Elliott has so high an opinion of him, that she has repeatedly invited him to her house, until his visits have become of almost daily occurrence. He is most honorable and straightforward, and only waits permission to write to you, in order to give you full particulars as to his condition and prospects.

Pray, dear mamma, forgive me when I confess that my feelings are deeply enlisted in his favor, and that I feel as if much of my future happiness depended upon our union. I wish you were here to counsel and advise with me, for never before did I so much feel my own heart master of my reason.

I hope you will write directly, or come immediately to your affectionate, but anxious, child,

MRS. BELLE BAKER. JENNIE

The Mother's Letter to Her Son's Betrothed Young Lady.

NO. 2 CENTER STREET, November 21, 1880.

Dear Young Lady:—The liberty I take in addressing you must not be considered as designed to influence you in favor of my son, but with the sole desire of assuring you of the great gratification it will afford me and mine, to number you as one of our own family circle.

I presume it is but natural for a mother to think and speak well of her own children; but I do not depart from the truth when I assert that Charles is a most worthy young man, and most highly esteemed by all.

His union with a lady of your worth and refinement has ever been my most earnest wish; for I think young people should be settled in life, and possess partners who are worthy of their respect and affection; for life is thus rendered attractive, by having an object to live for; and they are a comfort to each other, even until the hour of death.

I conclude by assuring you that whatever your determination may be, I shall ever remain,

Your very sincere friend,

MISS ADA HUNTER. MARTHA CARTER.

NOTES OF CEREMONY AND COMPLIMENT.

A NOTE in letter-writing is a short communication of a transient or local interest, by which persons make known to each other their wishes, compliments or commands. Notes, except familiar notes, differ from ordinary letters in the following particulars: 1. They are more formal. 2. They are written wholly or partly in the "third person." 3. They are usually dated at the bottom. 4. They are without signature. They are appropriately used in all matters of ceremony, such as weddings, dinners, parties, etc.; in any brief communications between persons but slightly acquainted. They should in all instances be short, plain, and polite, and of a reserved manner of expression.

In the formality of notes, great care must be taken not to change from the third person to the first or second. Such a mistake would plainly indicate inexperience or carelessness; as for example—

Mr. Davis presents his compliments to Miss Marsh, and would be pleased if *you* would accompany *me* to the opera on Thursday evening next.
No. 630 Euclid Ave., June 5, 1880.

Substitute for *you* "she," and for *me* "him," and the form will be correct.

The paper and envelopes used should be plain, and of the heaviest and finest quality. For weddings, only pure white or a delicate cream-white tint is allowable. For other occasions very delicate tints may be used, but white is always in good taste. No definite size or shape can be named, as both are constantly varying. The size most in use at present is the long sheet, folding once, into a square envelope.

Both paper and envelopes may have embossed or printed on them the monogram, initial, crest, or coat of arms of the writer, except on wedding notes, which should be perfectly plain; though a few years since it was the custom to have the notes bear the monogram composed of the initial letters of the surname of both bride and bridegroom. In addition to the fine envelope enclosing the note, upon which the name alone is written, an outside envelope of coarser or more ordinary material should be used, upon which the full address of the person for whom it is intended should be written. Answers to invitations do not require outside envelopes, nor do any private or personal notes, whether formal or informal.

The most fashionable notes are characterized by an *elegant simplicity*. The language is concise but courteous. The writing (or engraving) plain but beautiful. All flourishes in

THE INVITATION.

notes and letters, whether of tongue or pen, are out of place.

Wedding invitations are issued ten days or more before the ceremony, by the parents or nearest friends of the bride. They may be printed or written on note paper or cards, but the note form is to be preferred for all ceremonious invitations. Notes and cards may be printed from type or from engraved plates. Those printed from plates make the most elegant finish, and are greatly superior, and are almost exclusively used by fashionable people.

If an answer is expected, the words "The favor of an answer is requested," or the French phrase *Repondez s'il vous plait*, or abbreviated R. S. V. P. are written or printed at the bottom. A few forms of wedding notes are here given.

If desirous of giving information of the time of return from bridal tour, and an invitation to receptions afterward, the card like illustration given in lower left-hand corner should be sent.

With invitation a reception card should be inclosed

NOTE. This illustration is printed with script letter, in order to exhibit the style of the best engraved and most fashionable invitations. The size at the present time in use is Paper 3¼ by 6½ inches; Envelope 3½ by 3¾. The models given are a little smaller than regular size.

(We are indebted to J. B. WIGGINS, Card Engraver, 46 Madison St., for forms given.)

Rev. & Mrs. Robert Warren
invite you to be present
at the marriage of their daughter
Frances
with
Harrison H. Hamilton,
Wednesday Evening, April Nineteenth,
at seven o'clock.
Grace M. E. Church,
Corner N. LaSalle and White Streets,
Chicago.

At Home
Wednesdays and Fridays
After May Twentieth.
634 LaSalle Street, Chicago.

eception
At their Residence,
From half-past Eight until Eleven.

Printed invitations are partly in the second person (your), so that the same form may answer for all. *Written notes* should be wholly in the third person, as shown in the following note:

Mr. & Mrs. James Watson request the pleasure of Mr. John Cole's company at the wedding reception of their daughter, Thursday evening, September eighth, from nine to twelve o'clock.
166 Ridge Ave.

Monday, May 23, 1880.

The cards of the bride and groom are sent at the same time. Formerly it was common to use only one card, having Mr. and Mrs. C. D. Blank in the center of the card, while the lady's maiden name was placed upon the lower left hand corner. At present it is more in style to use two cards, the one a little larger than the other, the larger bearing the names of Mr. and Mrs. C. D. Blank, the smaller the lady's name only.

Mr. & Mrs. Charles D. Blank.

Leonora M. Watson.

An additional card is sent to those who are desired to be present at the ceremony, as given below. Those who do not receive this card, of course attend the reception only.

Ceremony

At eight o'clock.

This form, is convenient, and in fashionable use :*

Mr. & Mrs. W. G. Ellison,

Request your presence at the marriage of their daughter,

Elizabeth,

to

Chas. S. Longstreet,

Wednesday Evening, December Tenth,

At Seven O'Clock,

St. Bartholomew's Church.

Reception at Eight o'clock,

Philharmonic Hall,

Winona, Minn.

1879.

The following style of invitation is frequently used, and requires no cards:*

Ceremony,

First Presbyterian Church, Elizabeth, on Wednesday, May Tenth,

At Ten O'clock.

At Home,

Wednesdays and Fridays in June,

At the Residence of J. J. Williamson.

Martin M. Monroe. *Mary M. Mason.*

The following form requires no cards, and is in good taste :*

Westminster Pres. Church,

565 Fifth Avenue,

Wednesday, March 30,

at twelve o'clock.

George Morgan. *Stella Worrell.*

At Home,

after April Thirtieth.

367 Madison Ave. *New York.*

Another form is the following, with personal and reception cards enclosed :*

Centenary M. E. Church

Wednesday Afternoon,

May 20, 1880, at two o'clock.

West Adams Street,

Chicago.

*The model given is in language *only*—not in size or shape.

In the following, the reception card should be enclosed :*

The Marriage Ceremony

Will be solemnized at St. Paul's Church,

Springfield,

On Tuesday Evening, March 1, 1880.

Your presence is requested.

In the eastern part of Pennsylvania the following form is often used :*

Charles & Ella Morris

request the pleasure of your company at the marriage ceremony of their daughter

Maria,

to

William W. Phelps,

Fifth day afternoon, fifth month, fifteenth, 1880,

at six o'clock.

Newtown, : : Pa.

A reception card should be inclosed in the form given opposite:*

Mr. and Mrs. William B. Donaldson, At Home, November third, day and evening.
1878 Calumet Ave.

Mr. William B. Donaldson,

Miss Amanda G. Somers,

Married,

Thursday, September First, 1880.

Often notes are issued after the wedding, announcing the marriage and inclosing a reception card as given above to those who are desired to call.

Still another and more fashionable method is to have both the announcement of the marriage and the reception engraved or written on the same note sheet.

Still another method is, the announcement may be made by sending two cards, a large one containing the combined names, with the residence and time of reception, and a smaller one containing the bride's maiden name.

*The model given is in language *only*—not in size or shape.

WEDDING ANNIVERSARIES.

FASHION has established the custom of celebrating various anniversaries of happy marriages. This practice is much to be commended, as such celebrations are generally made occasions of sincere congratulations and happy reminiscences.

The *First* anniversary is called the COTTON wedding.
The *Second*, the PAPER wedding.
The *Third*, the LEATHER wedding.
The *Fifth*, the WOODEN wedding.
The *Seventh*, the WOOLEN wedding.
The *Tenth*, the TIN wedding.
The *Twelfth*, the SILK and FINE LINEN wedding.
The *Fifteenth*, the CRYSTAL (GLASS) wedding.
The *Twentieth*, the CHINA wedding.
The *Twenty-fifth*, the SILVER wedding.
The *Fiftieth*, the GOLDEN wedding.
The *Seventy-fifth*, the DIAMOND wedding.

It is customary in issuing invitations for celebrating the different wedding anniversaries, to print them on a material emblematical of the occasion, the first anniversary being printed on cloth; the second, paper; following with leather, thin sheets of wood, tinfoil, silk, glass, silver and gold paper, and other materials.

All who accept of such an invitation, and are present at the festivities of these anniversaries, are expected to contribute to the collection of gifts, appropriate to the occasion.

If the party issuing invitations to a wedding celebration do not wish any wedding gifts to be tendered them, a card should be enclosed containing the words, "It is preferred that no wedding gifts be offered."

The present fashionable style of invitations is a heavy beveled-edge cardboard, folded in center to fit envelope, engraved as in wedding cards.

The following forms of invitation for such anniversaries are used:

1875. 1880.

Fifth Anniversary.

Mr. & Mrs. John C. Freeman,

Wednesday Evening, June 20, 1880, at eight o'clock.

No. 658 Prospect Avenue.

INVITATION TO THE CRYSTAL WEDDING.

CRYSTAL WEDDING
1865. 1880.

Mr. and Mrs. Franklin Harrison,

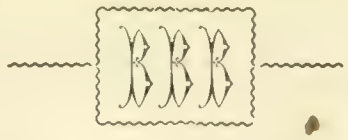
At Home,

Monday Evening, June 7, 1880, at Seven O'clock.

165 Park Place. Newark, N. J.

INVITATION TO THE SILVER WEDDING.

1855. 1880.



Mr. & Mrs. B. B. Buchanan's

Compliments,

And cordially request you to be present at their Twenty-Fifth Wedding

Anniversary,

On Tuesday Evening, June 8, 1880.

136 Hill Avenue. *Ceremony at 9 o'clock.*

THE TIN WEDDING.

This should be printed on a sheet of tin foil.

1870. 1880.

Tenth Anniversary.

Mr. and Mrs. William W. Williams,

At Home,

Thursday Evening, March 10, 1880, at eight o'clock.

2325 Chestnut Street

THE GOLDEN WEDDING.

This should be printed on a sheet of gold paper.

1830. *1880.*

Mr. & Mrs. Henry H. Hill's

Compliments.

Will receive their friends at the residence of their son, Henry H. Hill, Jr.,

From Six until Eleven o'clock.

Wednesday Evening, June 9, 1880.

R.S.V.P. 1726 Chestnut Street.

NOTES of Invitation are various in form according to the occasions calling them forth. Formal Notes of Invitation are invariably written and answered in the third person, except when the parties are most inmate friends, when a more familiar style may be adopted. The paper and envelopes used for notes of invitation should be plain, and of the heaviest and finest quality. Both paper and envelopes may have embossed, or printed on them, the monogram, initial, crest, or coat of arms of the writer. For large parties they should be sent at least a week before the time appointed for the party, thus enabling, if necessary, the addressed time to procure a suitable dress for the occasion. For a costume ball or masquerade, two weeks is the usual time allowed for preparation.

Great care and precision should be observed in issuing invitations to dinners, and to avoid mistakes the date and hour should be given, and each should contain the name of the person for whom it is intended. If the party is small, the notes may

WRITTEN INVITATION TO DINNER.

Mr. and Mrs. J. H. Kindlen
request the pleasure of Mr. and
Mrs. T. C. White's company, on
Thursday, March Nineteenth, at
five o'clock.

No. 163 Park Ave.

be written; if large, printed forms may be used, with blank spaces for name, date and hour. A dinner party is generally more select than any other party, and one of the most delightful occasions of social life. A dinner invitation must always be answered, whether an answer is requested or not.

Notes addressed to persons living in another town or city, are of course sent by mail, like ordinary letters. When in the one's own city or neighborhood they are delivered by private messenger.

All invitations, except dinner invitations, are issued in the name of the lady of the house alone. Dinner invitations are issued in the name of the gentleman and lady of the house.

The invitation to a large party is similar to that for a ball, only the words "at a ball" are omitted, and the hour may be earlier. Such a note calls for full evening dress. If the party is a small one it should be indicated in the note, by inserting the words "to a small evening party," so that there may be no mistake in the matter. If there is any special feature which is to give character to the evening, it is best to mention this fact; thus the words "musical party," "to take part in dramatic readings," "to witness amateur theatricals," etc., should be inserted in the note. If there are programmes of the entertainment, be sure and inclose one.

The following French words and phrases, or their abbreviation, are often used on notes and cards, but English phrases are usually preferred:

R. S. V. P.—Repondez s'il vous plait. Answer if you please.
P. P. C.—Pour prendre conge. To take leave.
Costume de rigueur. Full dress, in character.
Fete champetre. A rural entertainment.
Bal masque. Masquerade ball.
En ville.—E. V. In the town or city.
Soiree dansante. Dancing party.

The forms here given embrace invitations to dinners and social parties, balls, college anniversaries, receptions, and various other occasions:

Invitation to Dinner.

Mr. James H. Winters requests the pleasure of Mr. Walter W. Walker's company, at dinner, on Wednesday evening, May 26, at eight o'clock.
Westminster Hotel.

Party Invitation.

Senator and Mrs. Logan request the pleasure of Senator and Mrs. Conkling's company, on Thursday evening, June 16, from eight to twelve
605 E Street, Washington.

or,

Mr. and Mrs. John Reynolds request the pleasure of Mr. and Mrs. George Carson's company on Tuesday evening, November 15, 1879, at eight o'clock.
The Ferns. Soiree Dansante.
Carriages enter the east gate. Answer to be sent to 135 Elm St.

An Invitation to an Evening Party (Full Dress).

Mrs. Sumner requests the pleasure of Mr. and Mrs. J. C. Benjamin's company on January 16, at half-past nine o'clock.
225 Court St., Jan. 9th.

An Invitation to an Evening Party.

Mrs. Randolph requests the pleasure of Colonel, Mrs. McClurg and family's company to a small evening party, on Wednesday, September 28, at eight o'clock.
Music and Cards.

An Invitation to a Musical Party.

Mrs. Fairbanks' compliments to Mr. and Mrs. Frederick McQuigg, and requests the pleasure of their company on Thursday evening, February 16, at eight o'clock, to meet the members of the Apollo Club.

Invitation to a Croquet Party.

Dear George:—The girls talk of having a croquet party on Thursday next. Will you join it? We shall be delighted to see you if you can come. Mollie desires me to add, that you must play on her side, because then she will be sure to be one of the winners.

Sincerely, etc.,
GEORGE H. DAVIS. WILL FREEMAN.

Invitation to Join a Picnic.

Dearest Jennie:—All being well, and Thursday a fine day, we and a few more friends are organizing a picnic party, for Highland Park. May we anticipate the pleasure of your company? Carriages start from Mrs. Lord's at eight o'clock. A place will be reserved for you. Come.

BESSIE CLEVELAND.

Invitation to a Picnic—A Lady to a Gentleman.

Dear Mr. Raymond:—We have a few friends from Boston staying with us now, and as the country is looking very beautiful and the weather tempting, we propose to have a picnic at Elm Ridge on the 15th inst. We have made all arrangements as to the means of conveyance; so if you are disengaged and will join us, call here at about eight o'clock. We have a vacant seat for you in our carriage. Do not disappoint us.

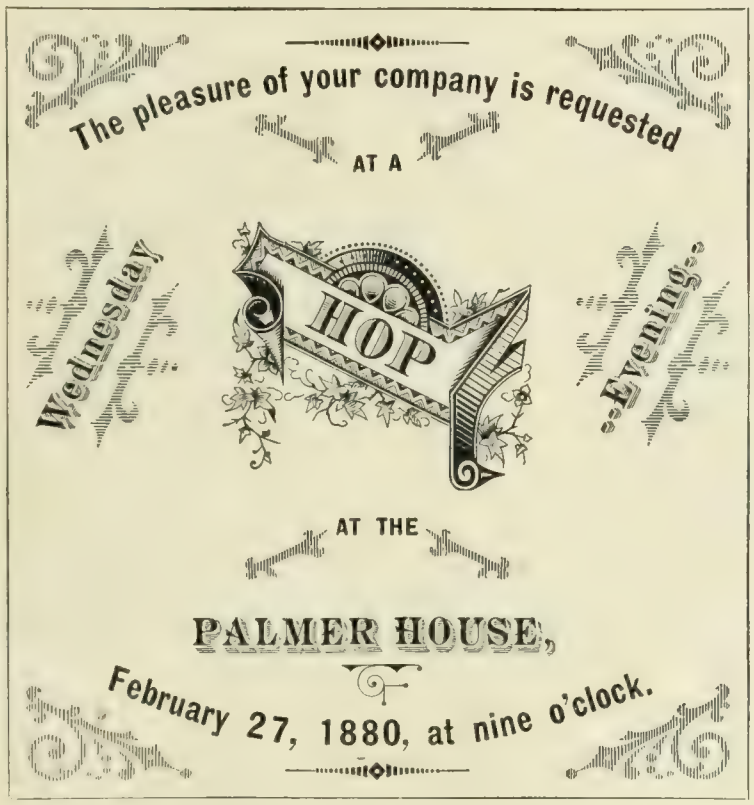
Very respectfully,
SADIE MORSE.

When date is not given in body of invitation, invitations must be dated, and address written in one corner; thus—

March 2, 1880.

Miss Randall requests the pleasure of Miss Northrup's company to a small evening party, on Friday evening next, at eight o'clock.
No. 636 Adams St.

Invitations to balls—being of a public nature, and generally held under the auspices of some club or society, and directed by managers appointed for this purpose—should be as follows:



An invitation from the President is to be regarded as a command, and must not be declined, except for imperative reasons.

Presidential Reception.

The President of the United States requests the company of——— ——— ——— at the Reception of His Majesty the King of the Hawaiian Islands, on Monday evening, December 14, at nine o'clock.
Executive Mansion.

Invitation to a Surprise Party.

Dear Fannie:—A surprise party is getting up, for Pansy. Join us, and be at our house by 7 30 P. M., Wednesday evening. R. S. V. P.
MINNIE GREEN.

For College and Society Anniversaries, the invitations are of a great variety of forms, and engravers almost exhaust their invention in making for them new and beautiful designs. They should be printed on a sheet of heavy, fine note-paper, bearing at the top the monogram of the college. In this is generally inclosed a card bearing the name of the orators, or of the class, or they may be printed on one of the inside pages. The person sending invitation encloses his visiting card, to convey his personal compliments. The form

here given should be printed on a square sheet, with monogram of the college initials, and year of class.

It is usual in this country to date third-person letters or notes at the bottom, but they are sometimes dated, especially in England, at the top, as in the following form:

Admiral the Earl of Hardwick to Admiral Farragut.

13th July, SIDNEY LODGE.

Admiral the Earl of Hardwick presents his compliments to Admiral Farragut, and begs to say that he is now resident at the above address. He is lame, and has a difficulty in boarding ship, or he would wait in person on Admiral Farragut. The Earl of Hardwick hopes that he may be able in some way to gain Admiral Farragut's friendship.
Admiral Farragut, U. S. Navy.

An Invitation to Drive.

Will Miss Barnum do Mr. Daniels the honor to accompany him in a drive to South Park this afternoon? If so, Miss Barnum will please state what hour will be most convenient.

Grand Pacific Hotel, Monday morning, June 1.

Intimate friends may drop the formal and ceremonious style, and adopt that of a familiar letter—thus:

THURSDAY MORN., May 6.

DEAR LIZZIE:

We are going to the Heights this afternoon for wild flowers. Will you oblige us by making one of our little party? If so, we will call for you at one o'clock. Do go.

Yours affectionately,

MOLLIE.

Please answer by bearer.

FRIEND SAYRES:

I shall have a few friends here to dinner on Friday afternoon at five. Will you oblige me by making one of the number?

Sincerely yours,

BRADLEY PERKINS.

Clarendon Hotel, November 10, 1879.

Invitations to children's parties are written or printed on smaller sheets than those used for other invitations:

Master Frank Williamson requests the pleasure of Miss Millie Waters' company on St. Valentine's Day, from ten until four o'clock.

1465 Michigan Ave., Feb. 8.

or,

Miss Fanny Little requests the pleasure of Master Walter Dixon's company on Wednesday evening, December 10, from five to ten o'clock.

763 Woodland Avenue.

The following note may be appropriately written in the third and partly in the first person, but it is rarely used, probably owing to the skill required in writing it. It is the only kind of formal note that admits of a signature:

First and Third Persons.

Will Mr. Wilde be so good as to favor me with a line stating in what manner and with what success I discharged my duties while serving as tutor in his family? Such a certificate, if as favorable as I have reason to expect, may be of great use to me in procuring a desirable situation.

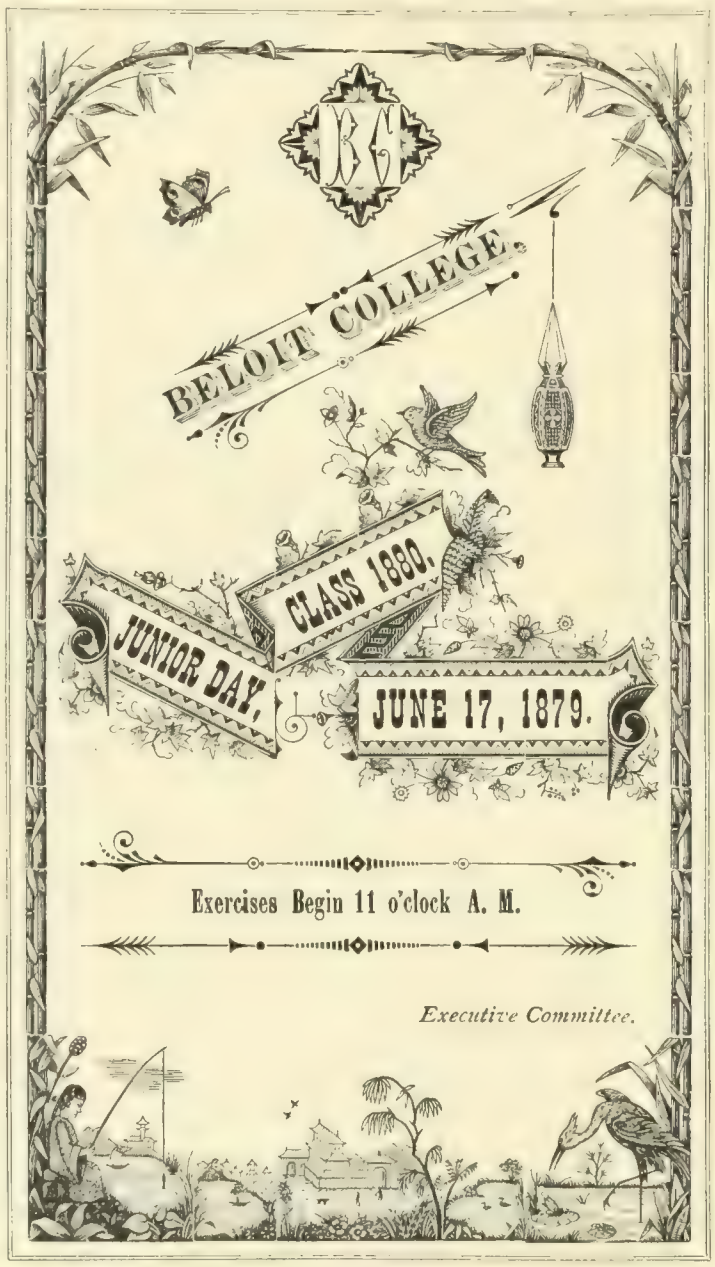
Hoping that Mr. Wilde will comply with my request as soon as convenient, I remain,

His obedient and humble servant,

WILLIAM WARNER.

Philadelphia, May 16, 1880.

NOTE.—In closing a note written in this manner, it would not be correct to say "Your obedient," etc., as it would be changing from third to second person. See illustration on first page of this chapter.



Superscription.

CEREMONIAL NOTES of invitation should bear upon the envelope (the inner one, if two are used) only the name and title of the person invited; as, *Mr. George Weston.* This superscription should be written as on ordinary letters, a little below the center of the envelope. The word *Present* or *Addressed*, formerly written under the name, is no longer so used. In notes intended for a married couple, a distinction may be observed in regard to the superscription between those that are *printed* and those that are *written*. In the former *your* is used instead of the names; hence the envelope must be addressed to both; as, *Mr. and Mrs. George Watson.* In the latter the names are mentioned in the note; hence it is allowable, and generally preferable, to address the envelope to the wife only. If an outside envelope is used, it may have upon it the full address of the person to be invited.

Acceptances and Regrets are addressed like other ceremonial notes.

Personal and familiar notes are enveloped and superscribed in the same manner as ordinary envelopes.

Acceptances and Regrets.

ANSWERS to Invitations are of two kinds, an affirmative answer, and a non-acceptance.

Wedding and reception invitations do not require an acceptance unless they contain the letters *R. S. V. P.* or their equivalent, and the same can be said of all other invitations, except dinner. A failure to answer is understood as a tacit acceptance. A regret must invariably be sent in case of inability to attend.

Dinner invitations should be promptly accepted or declined, that the entertainer should know for how many and whom to provide. An answer should generally be addressed to the person named within it, but the answer to a joint note from a husband and wife, while it should contain within it some recognition of both, should be addressed on the envelope, to the lady alone. If the invitation is declined it is more courteous and friendly to state a reason for non-attendance than to decline without an assigned cause, and if a cause is assigned it is better, socially and morally considered, to state a real and specific reason, rather than a feigned and general one.

After having accepted a dinner invitation a person should not absent himself except for the strongest reasons; and if there should be such reasons, they should by all means be stated in a regret. An "At Home" reception card of invitation does not require an answer.

All other invitations must be answered, if an answer is required, not later than the third day. If anything occurs to prevent attendance, a regret should be sent the day after the party.

Answers should correspond somewhat in style to the invitations, each being varied to suit the circumstances of the case.

A few illustrations and models are given. They should be *written;* blank acceptances and regrets should not be used.

Acceptance of a Dinner Invitation.

Mr. Walter W. Walker has much pleasure in accepting Mr. James H. Winter's kind invitation for Wednesday evening, May 26th.

St. Nicholas Hotel,
Monday, May 24th, 1880.

Regret. (Answer to same, reason stated.)

Mr. Walter W. Walker regrets that, owing to a previous engagement, he is unable to accept Mr. James H. Winter's kind invitation for Wednesday evening, the 26th instant.

St. Nicholas Hotel,
Monday, May 24th, 1880.

Regret. (Reason not stated.)

Mr. Walter W. Walker regrets that he cannot accept Mr. James H. Winter's polite invitation for Wednesday evening.

St. Nicholas Hotel,
Monday, May 26th, 1880.

Regret. (After Invitation has been accepted.)

Mr. and Mrs. F. C. White regret that on account of the

sudden illness of one of their children, they are compelled to revoke the acceptance of Mr. and Mrs. John H. Kindlen's kind invitation for to-morrow evening.

No. 263 Warren Ave.

Acceptance.

Mrs. Stephens accepts the kind invitation of Mr. and Mrs. Sinclair, for Monday evening, May 16th, and is happy to have the opportunity to congratulate them on the arrival of their son's twenty-first birthday.

No. 125 W. 34th Street.

Regret.

Miss Bradley declines Mr. Swinton's kind invitation, with thanks. She is already engaged for to-morrow evening.

Wednesday morning.

Acceptance (familiar style) to Picnic Party.

MY DEAR MOLLIE:

I shall be delighted to go with you this afternoon. It is just such an opportunity as I have been wishing for.

LIZZIE.

The following letter of regret was written on behalf of his Royal Highness Prince Leopold, by his private secretary, in answer to an invitation from the Mayor of Cincinnati, inviting the Prince and the Princess Louise to visit that city:

MONTREAL, June 10, 1880.

SIR:—I am desired by Prince Leopold to thank you very much for the kind thought of him that has prompted you to invite him and his sister, the Princess Louise, to visit you at Cincinnati. The Prince begs me to assure you that it would have given him great pleasure to accept your offer had the time at his disposal been longer. He is, however, only able to be absent a short time from England, and must therefore forego with great reluctance much of the pleasure which he had promised himself in visiting some of the principal cities of your country. I remain very faithfully yours,

R. H. COLLINS.

Note of Regret.

Mr. Littlejohn regrets that he was absent when Mr. Abbott called, and hopes that Mr. Abbott will mention a time when it will be convenient for him to meet Mr. Littlejohn.

Baltimore, June 15.

Accepting an Invitation to a Croquet Party.

RIDGEWAY, May 18, 1881.

DEAR WILL:—I shall be delighted to join your croquet party. Pray offer my best respects to Miss Mollie, and tell her I will do all I can to prove myself her obedient servant.

Believe me, sincerely yours,

W. FREEMAN, ESQ. GEORGE H. DAVIS.

Declining an Invitation to a Croquet Party.

RIDGEWAY, May 18, 1881.

DEAR WILL:—I regret extremely that I cannot accept your invitation, and put myself at Miss Mollie's disposal for a game of croquet; but unluckily, I am obliged to go to Chicago to-morrow and shall not return until 28th inst.

Yours sincerely,

W. FREEMAN, ESQ. GEORGE H. DAVIS.

Declining an Invitation to the Opera.

Miss Gibson presents her compliments to Mr. Eaton, and regrets that a previous engagement will prevent her attendance on the evening designated.

No. 346 Morris Ave., Jan. 27, 1881.

From a Gentleman, Accepting an Invitation, though Suffering From Illness (Temporary).

AIKEN, May 25, 1881.

DEAR MRS. FULLERTON:—I have been laid up with rheumatism for some days, and have not recovered from it. I will, however, accept your kind invitation for Wednesday next, and hope to be able to come.

With kind regards to yourself and sister, I remain,

Yours very truly,

MARTIN GARRISON.

Postponing a Visit.

TRENTON, May 16, 1881.

MY DEAR FRED:—I regret extremely that we are obliged to ask you to postpone your visit till next month.

We cannot get the house at Newport for which we were in treaty, till that time, and our present abode is so small that we are unable to offer a bed-room to a friend.

I trust this delay will not inconvenience you. It is a great disappointment to us, as we longed equally for the sea and your company.

My wife unites with me in kind remembrances.

I am ever, yours very truly,

FREDERICK ALLEN, ESQ. HARRY OSGOOD.

Accepting an Invitation to a Ball.

Mr. and Mrs. Palmer's compliments to Mrs. Ellington: They accept with pleasure her polite invitation for Wednesday, 30th inst.

No. 372 Warren Ave., Jan. 23, 1881.

Declining an Invitation to a Ball.

Mr. and Mrs. Palmer's compliments to Mrs. Ellington: They regret that absence from the city will prevent their accepting her polite invitation for Wednesday, 30th inst.

No. 372 Warren Ave., Jan. 23, 1881.

CARDS

CARDS in social intercourse form a necessary and important service. This importance arises from its representative capacity, being accepted in many cases as a substitute for the person whose name it bears, and retaining whatever of influence attaches to that name.

Cards may be divided into *four* classes: (1) CEREMONIAL, (2) VISITING, (3) PROFESSIONAL AND OFFICIAL, and (4) BUSINESS.

Ceremonial cards may be used for most of the purposes for which notes are employed, but are not to be preferred if the occasions are formal and important, nor are they as suitable for acceptances and regrets. The material used should be the finest unglazed cardboard. Styles vary as to size and shape, but are generally about the size and shape of a postal card. For weddings, only pure white or a delicate cream white tint are allowable. For other occasions delicate tints are allowable, but are not as fashionable. The forms for ceremonial occasions are as given for notes. They should be enveloped, superscribed, and delivered in the same manner as notes.

NOTE.—Wedding invitations are seldom printed on cards. The shorter forms given in preceding chapter on Notes may, however, be used.

INVITATION CARDS.

These models are about one-third the original size.

Mr. & Mrs. J. H. Kindlen
request the pleasure of your company on
Monday Evening, Jan. 30, 1880.
R. S. V. P. 66 Lincoln St.

Eureka Reading Club.
....requests the pleasure of..... company, on Saturday evening next, at eight o'clock.
The favor of an answer is requested.

Mr. & Mrs. B. C. Corey,
At Home,
Wednesday, October 18th, 1879, from three to five o'clock.
27 E. Twenty fifth St.

Mr. Perry H. Smith
requests the pleasure of Mr. Clayton's company on Friday evening, March 17, 1880, to meet the President of the United States.
165 Rush St., Chicago.

INVITATION CARD—REGULAR SIZE.

St. John's Guild,
of
St. John's Church.
The Rector, Wardens and Vestrymen invite you to be present at the Guild, on Founder's Day, Wednesday, June 23, 1880, at three o'clock.
1059 Prairie Avenue.

Reception Card.

Reception,
On Thursday, May 17, 1880,
Day and Evening.

Wooden Wedding.
Should be a veneer of wood.

May 8, 1875.
Wm. Butler. Mary Clark.
May 8, 1880.

Informal Reception Card.

Mr. & Mrs. Alfred Peck.
Wednesday Evenings.
576 Euclid Ave.

Among the Hebrews it is customary to announce betrothals. For this purpose notes or cards may be used. Following is a good form:

A card is often a very convenient substitute for a note, to accompany a gift, or for Christmas or New Year's greeting—thus:

BETROTHAL CARD.

Betrothed.

Mr. Henry Greenbaum.
Miss Rebecca Weisse.

January 20, 1880.

PRESENTATION CARD.

Miss Patterson sends her Christmas Greetings to Miss Minnie, and requests her acceptance of the accompanying trifle as a token of her esteem.

Christmas, 1879.

MEMORIAL CARD.

Of late years it has become customary to send memorial cards to the friends of the deceased. Such cards have a black border, narrow for the young, wide for the aged. Such cards should be sent out about a week after the funeral.

In Memory of

Matilda J. Mattison,

Born March 8, 1865. Died April 15, 1880.

Asleep in Jesus.

Fashion in our large cities has established the custom of informal afternoon or evening receptions. The invitations are on cards, as given below. No reply is expected from the recipient.

INFORMAL AFTERNOON RECEPTION CARD.

Mr. & Mrs. Geo. Gregory.

Wednesday, February 14, 1880.

From three till six o'clock.

804 Madison Avenue.

INFORMAL EVENING RECEPTION CARD.

Mr. & Mrs. Hiram Bartlett.

Wednesday Evening.

186 Commonwealth Avenue.

Visiting cards are so familiar as not to need description. They are more fully explained under the chapter on Etiquette of Calling. Their chief uses are:

1. To announce a visitor's name.
2. To announce a guest's name at a reception.
3. To represent the owner in making calls.
4. To announce a departure from home.
5. To announce a return home.
6. To express congratulation and condolence
7. As a substitute for a note of non-acceptance.
8. To accompany a letter of introduction.
9. To make known one's name to a stranger.
10. To serve as a credential or certificate of authority.

Visiting cards vary in size to suit the caprices of fashion or individual taste. Ladies' cards are a trifle larger than gentlemen's. The most elegant cards are those engraved or written. Cards should be in script. Neither visiting nor invitation cards are admissible in old English or German text. Persons in mourning use a card with a black border, and the inscription upon them should be in heavy shaded script.

The inscription on a visiting card consists of the name alone. It is not considered in good taste for any lady, married or single, to have their number and street engraved on their cards. Such inscriptions are used by a class of women who never go into respectable society. When it is necessary to leave directions it can be done by writing in pencil on the card of the person. A young lady during her first winter in society should not use a card separate from her mother's. A gentleman's card should be small, and delicately engraved in script. It should bear only his name, though he may, if he chooses, without showing bad taste, give his direction in fine type at the lower right-hand corner; or if at a club, or with a firm, the lower left, hand corner.

No abbreviations of names is allowable. If necessary, when the space requires it, an abbreviation of the month is allowed.

If a lady receives on a certain day, she indicates it in the lower left hand corner, thus: "*Wednesdays*," or "*Tuesdays*," and "*Fridays*," as the case may be.

We give here a number of models, to illustrate the various styles.

MODELS OF VISITING CARDS—[Diminished Size.]

The Misses Colby.	*Mrs. George B. Berry.* *Miss Berry.* *Tuesdays. 6 Madison Square.*
Dr. & Mrs. A. G. Bebee. *Wednesday. 165 Park Ave.*	*Clarkson F. Jacques.* *Farrington & Co.,* *New Orleans, La.*
Miss Dalrymple.	*Mr. & Mrs. A. Bruen.* *Miss Bruen.*
Mary D. Wells, M. D.	*Mrs. John Johnson.* *Five o'clock Tea.* *Monday, May 16, 5-8.*

Business cards are used by business men to show the character and place of business. They are generally printed from ordinary type, though some are handsomely engraved. They should be neat and tasteful, and not "*over*-loaded" with printed matter.

Professional and official cards are used by professional men and officers, mainly for professional and official business. In many cases the same cards may be used for social purposes.

SUCCESS IN BUSINESS LIFE.

BUSINESS is defined as a calling or profession, most frequently relating in some way to trade, though quite as appropriate in designating any regular occupation.

Trade has ever been the grand pioneer of civilization, and wherever in the past or present we find a nation or people engaged in commerce, we find also the highest type of civilization.

Commerce between nations, as well as people, breaks down national antipathies, removes local prejudices, and binds the whole family of man by the strong ties of association, and of mutual and dependent interests.

It plants colonies, builds towns, and founds new empires. Tyre, Carthage, Alexandria, and the Greek cities of ancient times ; Rome, Constantinople and London at a later day, and our own country, are all illustrations of the humanizing and refining arts of a peaceful life.

How unlike war is its mission ! The one showers upon a people wealth and happiness; the other riots in blood, misery and desolation.

Truth and justice are the foundations of legitimate trade. Any business not based on these principles will, sooner or later, fall. A dishonest or dishonorable trader is never permanently successful. The thoroughly honest tradesman can command all the credit and capital his business requires, will have the confidence of his customers, and his trade will each year show large gains.

Vocation.

Two of the most important things for a young man just starting out in life to determine are, what shall he do, and where shall he settle.

This question should be well considered by all interested—by young men, their parents, and friends—before decision is made.

Discover, if possible, the person's capacities and inclinations. Happily, the idea that no man can be respectable, or an honored member of society, unless belonging to the learned professions, is no longer entertained. It makes little difference what vocation a man follows, if honorable and legitimate, so far as his success is concerned, if he really likes it, and finds himself adapted to it.

All callings are alike honorable, if pursued with an honorable spirit; it is the *heart* only that degrades—the intention carried into the work, and not the work itself. The most despised occupation may be made honorable by the honor of its professors; a blacksmith may be a man of polished manners, and a millionaire a clown.

A young man, generally, possessing energy, tact, and diligence, no matter in what he engages, be it as a mechanic, store-keeper, a farmer, will succeed; but he must have these qualities. Without them failure is sure to follow.

It very frequently happens that this leaning of a child's nature toward a certain occupation, shows itself quite early in life.

It becomes, then, the duty of parents and friends not to discourage, but to assist him to study his mind and character, and choose for him that vocation for which nature has fitted him. To do otherwise is to invite his ruin.

Qualifications Necessary.

Without industry or a steady application to whatever is undertaken, it is vain to expect any permanent success. Steady, earnest effort alone leads to wealth or high position.

Energy or *push* is another necessary qualification. In this age of competition, talent, industry, and good judgment often fail to gain the coveted prize, simply from lack of this quality. It often makes up for great deficiences.

Good judgment is also highly important. Industry and energy, unless well applied, are little better than idleness. No matter how energetic, bold, and enterprising a man of business may be, he must be prudent. Prudence implies the discreet suiting and disposing of both words and actions in their due time, place, and manner. The prudent tradesman never boasts. If doing well, it is his business, and not his rival's, who when informed of the fact, would but stimulate him to redoubled exertion, and, in the end, prove an injury. If, on the contrary, business is dull, he will keep it to himself, and make an effort to increase it. A boastful man is usually suspected of trying to support his credit by words; actions are of greater weight, and generally speak fully for or against him.

A good memory is one of the most valuable aids to business, and should be cultivated by clerks, as well as by employers. Nothing will prove a surer passport to a customer's good will, than for a clerk or proprietor to meet him at the door, call him by name, ask him when he left —— (naming his town), treating him as an old patron, and one whose trade is wanted. He appreciates the compliment, and becomes a regular purchaser. On the other hand, to be compelled to address a customer, "Your face is familiar, but I must ask your pardon, I cannot recall your name," will in nine cases out of ten, send him to a rival concern.

Courage is simply indispensable; slackness is absolute ruin. Courage is required to tell a man you will not credit him; courage to insist on prompt payments from customers; courage to speak your mind candidly at all times; courage to deny yourself the possession of many things you want; courage to refuse to conform to the absurd demands of fashion, to show respect for real worth, even if it appears in humble garb, and to discountenance unprincipled rascality in fine clothes. It requires courage to act justly without fear or favor, to live within your means, to pay your debts, to collect your accounts, to withstand ridicule whilst acting righteously; in one word, if you lack courage, never go into business at all.

Integrity is of prime importance. A man's integrity must be above suspicion. His word must be as good as his bond, and honor, as well as honesty, sanction all his dealings.

Economy is another essential. "It is easier

to make money than it is to save it." Young men, and older ones, too, should save something from their earnings each month. Expenditures should be kept below their income. One of the worst evils of mercantile life is the ambition of the merchant to outshine his competitors. To do this he pushes out far and wide through the country, soliciting trade, will do an *immense* business, and yet the more he does, the worse he will be off. He is doing a business that requires a capital of a hundred thousand dollars, on a capital of twenty thousand. Credit must be given, margins cut down, owing to the lively competition in his line, heavy salaries, and expenses of his solicit ors must be paid, bills must be met, and customers continually dunned that his receipts may meet constantly maturing accounts. The end, in most cases, soon comes. Extravagance, ambition, and the long credit have wrecked his life and business.

Politeness and good address are necessary qualifications. Politeness must be true and natural, not sham. An establishment where the employer and employees all possess a kind and polite bearing, will ever be popular, and command the trade of the best customers. Be polite in little things, and to every one. No matter how trivial the inquiries made of you, they should be answered to the best of your ability, and in a pleasant manner. No matter how flagrant the *annoyance*, you must show no vexation.

A good address pre-supposes some education, gentility, and an obliging disposition. Capital and a knowledge of one's business are not more important. It is the leading requisite in all trading pursuits, the *sine qua non* of successful storekeeping.

Location.

Location, in a retail business, in many cases makes the business. A beginner in any kind of trade must give this subject careful consideration. He should choose a leading thoroughfare, and in the midst of those engaged in the same line.

If he has resolved to do a fair, honorable, and safe business, he need not fear the competition by which he is surrounded. "Fair competition is the life of trade."

Inferior accommodations in a good locality are far preferable to more commodious quarters in an inferior street. Better pay double, or even treble, rent for the former over the latter. The difference, when brought down to an actual day's expenses, will be found to amount to very little, and yet, on the other hand, see the difference in the thoroughfares; probably from one hundred to a thousand people are constantly passing and repassing where the high-priced store is located, while there is one on the less prominent street. The difference in true value is apparent at once.

A suitable place being secured, see that an attractive sign-board is mounted in a prominent manner.

Be sure to make an imposing display of the choicest goods in the store windows; it will prove a great attraction to passers-by who will frequently see there just the article they require, and call for it at once.

This enterprise, coupled with civil and honorable treatment, will often secure new customers who will be permanent, for people are bound to go where they are well used.

The trader who, by years of hard work, of anxious thought, and self-denial, finally builds up a large and substantial business, will generally hold his own through life. The qualities that enabled him to gain ground, now fully developed in his manhood, will keep him abreast of the liveliest competition, and ensure him against blunders and losses from speculation. The world of business, though terribly crowded in places, is a large and wide one, and there is yet room for more. If any of our young men readers venture therein, let them go there as thoroughly equipped as possible for success.

Rules for Conducting Business.

Enter into a business of which you have a perfect knowledge.

In your own right, or by the aid of friends, on long time, have a cash capital sufficient to do at least a cash business.

On no account venture on a credit business at the commencement of your business career.

The credit system has bankrupted more people than perhaps all other causes put together. The most rigid scrutiny should therefore take place in every instance where credit is solicited. A good way is to make the party sign a statement of his assets, debts, means of payment, etc., and grant a limited credit on that basis. If the result proves intentional fraud, then you have your remedy at law.

Keep your credit good, and use it sparingly and discreetly.

Purchase goods for cash; take every advantage of the discounts which nearly all business men offer for cash payments.

Avoid overstocking; better rise and fall with the market on short stocks.

Buy from those whom previous transactions have proven to be strictly just. Avoid all others, even at a temporary disadvantage.

Never equivocate, misrepresent, or take advantage of a customer's ignorance.

Never have but one price, and at a small profit.

Advertise judiciously. The best plan is to set aside a certain percentage for printing and advertising. Keep yourself constantly before the public by judicious advertising. Let them be short, spicy, attractive and prominently displayed, truthful and free from bombast.

Never allow any article, parcel or package to go out of your store without a handsomely printed wrapper, card or circular, and dispense them liberally.

Learn to say "No" with decision, "Yes" with caution. "No" with decision whenever it resists temptation, "Yes" with caution when it implies a promise. A promise once given is a bond inviolable.

Be self-reliant and punctual. Be frank in expressing yourself; speak to the point; say what you mean, and mean what you say.

In opening an account at a bank, provide yourself with proper introduction.

Never draw a check for a greater amount than you have to your credit in the bank.

Never send a check to a distant place with the expectation of depositing funds to meet it before it gets back. A telegraphic inquiry to your bank may cause its dishonor.

Never exchange checks with any one.

Never give your check under the stipulation that it is not to be used until a given time.

Make all checks payable to the order of the party with whom you transact business.

In indorsing to the order of another never indorse in blank, but make payable to the order of ———.

Never take a distant check from a neighbor to pass it, as an accommodation, through your bank giving him your check in exchange.

Never give a check to a stranger; it is liable to be tampered with and passed, thus entailing a heavy loss on the bank.

In sending a check to a distance, make it payable to order of ———, inserting name and *residence* of the payee.

Always in all dealings with bank officers be candid, and act in an unreserved manner. State the real nature of all paper offered for discount, no matter whether it be accommodation paper or a renewal of a previous note.

If a note is declined, do not consider your bank arbitrary, nor wrangle or contend with them. They may have the best of reasons for such action.

Never exhibit asperity of temper, but study politeness, civility, candor and courtesy under all circumstances.

In buying drafts at a bank to send away, always have them made payable to your own order, and then indorse them to the party you wish to pay.

Attend to the daily details of your business, see that the store is opened in good time, goods dusted, floor swept, paper, twine, nails, etc., picked up, and everything kept in trim order.

Curtail every possible expense, hold on to the profits; let them accumulate. Avoid every outside speculation.

Avoid asking a correspondent to transact any business for you that in its nature does not admit of repayment. Time, to a business man, is money.

Remember that business men in business hours attend only to business matters. Social calls are best adapted to the social circle. Make your business known in few words, without loss of time.

Let your dealings with a stranger be most carefully considered, and tried friendship duly appreciated.

A mean act will soon recoil, and a man of honor will be esteemed. Leave "Tricks of Trade" to those whose education was never completed.

Treat all with respect, confide in few, wrong no man. Be never afraid to say No, and always prompt to acknowledge and rectify a wrong.

Leave nothing for to-morrow that should be done to-day. Because a friend is polite, do not think his time is valueless.

Have a place for everything, and everything in its place.

To preserve a long friendship, keep a short credit. The way to get credit is to be punctual; the way to preserve it is not to use it much. Settle often; have short accounts.

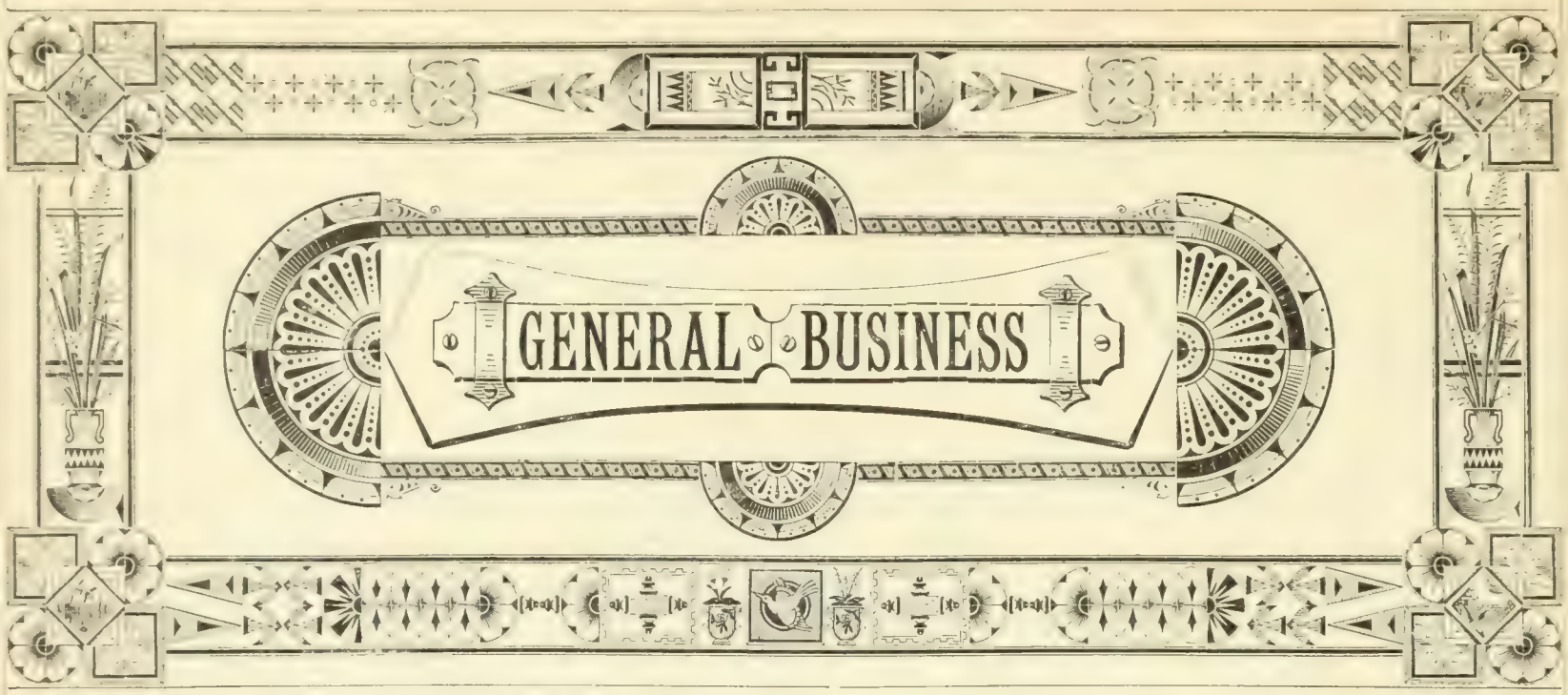
Trust no man's appearances; they are often deceptive, and assumed for the purpose of obtaining credit. Rogues generally dress well. The rich are generally plain men.

Call on a business man at business times only, and on business; transact your business, and go about your business, in order to give him time to finish his business.

Business Maxims and Rules.

A sacred regard to the principles of justice forms the basis of every transaction, and regulates the conduct of the upright man of business.

1. He is strict in keeping his engagements.
2. Does nothing carelessly or in a hurry.
3. Employs nobody to do what he can easily do himself.
4. Leaves nothing undone that ought to be done, and which circumstances permit him to do.
5. Keeps his designs and business from the views of others, yet he is candid with all.
6. Is prompt and decisive with his customers, and does not overtrade his capital.
7. Prefers short credit to long ones; and cash to credit at all times, either in buying or selling; and small profits in credit cases with little risk, to the chance of better gains with more hazards.
8. He is clear and explicit in his bargains.
9. Leaves nothing of consequence to memory which he can and ought to commit to writing.
10. Keeps copies of all his important letters which he sends away, and has every letter, invoice, etc., belonging to his business, titled, classed and put away.
11. Never suffers his desk to be confused by many papers lying upon it.
12. Keeps everything in its proper place.
13. Is always at the head of his business, well knowing that if he leaves it, it will leave him.
14. Holds it as a maxim, that he whose credit is suspected is not to be trusted.
15. Is constantly examining his books, and sees through all his affairs as far as care and attention will enable him.
16. Balances regularly at stated times, and then makes out and transmits all his accounts current to his customers, both at home and abroad.
17. Avoids as much as possible all sorts of accommodation in money matters and law suits where there is the least hazard.
18. He is economical in his expenditure, always living within his income.
19. Keeps a memorandum book in his pocket, in which he notes every particular relative to appointments, addresses, and petty cash matters.
20. Is cautious how he becomes security for any person.
21. And is generous when urged by motives of humanity.



COMMERCIAL FORMS USED IN ALL KINDS OF BUSINESS.

THE most important business forms, because the most used, are such as come under the head of Negotiable Paper. These instruments pass from hand to hand under certain limitations, the same as money. Calvin Townsend defines negotiable paper as "the great instrument of modern commerce," and asserts that, without it, the present extensive business done in our day throughout the world could not be carried on. By far the greater part of business everywhere is conducted through the medium of bank-bills, promissory notes, bank-checks, and so forth, all of which belong to this class of paper.

The bill of exchange, or draft, is the oldest kind of negotiable paper. It had its origin in the customs of the trading nations of the Mediterranean, and dates back hundreds of years. This is simply a request by one person on another to pay a third person a certain sum of money. Bills of exchange are of two kinds, *inland* and *foreign*.

An *inland* bill of exchange is one drawn by a party residing in the same State or country with the drawee.

A *foreign* bill is one drawn by a person residing in a different State or country from the drawee. Foreign bills are usually drawn in sets of three, so as to provide against loss in transmission to a great distance. When one is paid the others are void. They may be sent by different routes, or all by the same route at different times.

Inland Bills of Exchange.

Sight Draft.

$300. NEW YORK, Sept. 12, 1880.

At sight pay S. S. Packard, or order, Three Hundred Dollars, and charge the same to the account of

P. R. SPENCER.

To J. C. BRYANT,
Buffalo, N. Y.

Time Draft.

$500. NEW YORK, Sept. 12, 1880.

Ninety days after sight pay to Daniel Slote, or order, Five Hundred Dollars, and charge the same to the account of

H. E. HIBBARD.

To CHAS. SCRIBNER'S SONS,
743 Broadway, N. Y.

Time Draft Payable at Bank.

$100. NEW YORK, Oct. 16. 1880.

Sixty days after sight pay to R. C. Spencer, or order,

at the Third National Bank, here, One Hundred Dollars, and charge the same to the account of

To D. T. Ames, H. B. CLAFLIN & CO.
205 Broadway, N. Y.

Bank Draft.

No. 398. First National Bank,
$500. Jersey City, Nov. 3, 1880.

For value received, pay to the order of W. H. Sadler, Baltimore, Md., Five Hundred Dollars, which charge with or without advice to this Bank.

George W. Conklin, Cashier,
John W. Omberson, Ass't Cashier.

To Third National Bank,
Baltimore, Md.

Foreign Bill.

Set of Exchange.

1.

Exchange for £400. New York, Oct. 15, 1880.

Ten days after sight of this my *first* Bill of Exchange (second and third of same tenor and date unpaid), pay to E. G. Folsom, or order, Four Hundred Pounds sterling, value received, with or without further advice.

To Geo. H. Simpson, J. E. SOULE.
Banker, London.

2.

Exchange for £400. New York, Oct. 15, 1880.

Ten days after sight of this my *second* Bill of Exchange (first and third of same tenor and date unpaid), pay to E. G. Folsom, or order, Four Hundred Pounds sterling, value received, with or without further advice.

To Geo. H. Simpson, J. E. SOULE.
Banker, London.

3.

Exchange for £400. New York, Oct. 15, 1880.

Ten days after sight of this my *third* Bill of Exchange (first and second of same tenor and date unpaid), pay to E. G. Folsom, or order, Four Hundred Pounds sterling, value received, with or without further advice.

To Geo. H. Simpson, J. E. SOULE.
Banker, London.

Indorsements.

If a bill, note or other form of paper of this class is made payable to the payee, *or bearer*, it may be transferred to a fourth party by merely delivering it into his hands, and the fourth party will stand in the same position as the original payee did. But if the bill be made payable to the payee, *or order*, he cannot transfer it without indorsing it; that is, writing his name on the back, after which the payee is called the *indorser*, and the person to whom it is sold or transferred the *indorsee*. *Holder* is a general word applied to any one in possession of the paper and entitled to payment thereon.

There are five different ways of indorsing paper. The most common is the

1. Indorsement in Blank.—An indorsement in blank, as it is called, is made by the indorser's writing his name only on the back of the instrument. The paper thus indorsed is transferable by delivery from hand to hand, like a bank bill; so long as it continues in *blank*, it is payable to *bearer*.

2. In Full.—When the indorsement mentions the name of the person in whose favor it is made, it is called an indorsement in full, or a full indorsement. Then none but the indorsee, or person to whom it is ordered paid, can demand payment. This mode of indorsement ensures safety in the transmission of negotiable funds. The following would be an indorsement in full:

Pay to S. S. Packard, or order.
Calvin Townsend.

3. Conditional.—This indorsement is such as is made subject to some *condition* which must be performed or the instrument will not be, or remain valid, thus:

Pay the within sum to H. B. Bryant, or order, when Geo. Jones, Jr., receives a certificate of membership in the Bryant & Stratton Business College, if he is admitted to that institution. *GEORGE JONES.*

would be a conditional indorsement. To make such an indorsement operate as a perfect transfer of title, it must be shown that the condition has been complied with or fulfilled.

4. Qualified.—All indorsers are liable to the amount of the paper unless they *qualify* their indorsement. An indorsement as follows:

Without recourse.
George Jones.

would release the indorser from all responsibility.

5. Restrictive.—A *restrictive* indorsement is one which restrains the negotiability of the instrument to a particular person or for a particular purpose. Here is such an indorsement·

Pay to H. B. Bryant only.
George Jones.

Promissory Notes.

A Promissory Note is a written promise to pay unconditionally and at all events a specified sum of money.

The person who makes a note is called the *maker*, and the person to whom it is payable is the *payee*.

Forms of Notes.

Negotiable Without Indorsement.

$100. NEW YORK, Sept. 12, 1880.

Ninety days after date I promise to pay Leonard Sibley, or bearer, One Hundred Dollars, value received.

H. B. MCCREARY

Negotiable only by Indorsment.

$100. NEW YORK, Sept. 12, 1880.

Ninety days after date I promise to pay Leonard Sibley, or order, One Hundred Dollars, value received.

H. B. MCCREARY.

Not Negotiable.

$100. NEW YORK, Sept. 12, 1880.

Ninety days after date I promise to pay Leonard Sibley One Hundred Dollars, value received.

H. B. MCCREARY.

Payable on Demand.

$100. NEW YORK, Sept. 12, 1880.

On demand I promise to pay H. C. Spencer, or bearer, One Hundred Dollars, value received.

WM. ALLEN MILLER.

Principal and Surety.

$345.40. JERSEY CITY, N. J., Dec. 4, 1880.

Three months after date I promise to pay L. L. Williams, or order, Three Hundred, Forty-five and 40–100 Dollars, with interest, value received.

G. A. GASKELL, Principal
JAMES A. WESTON, Surety.

Payable at Bank.

$200. NEW YORK, Oct. 18, 1880.

Ninety days after date I promise to pay H. W. Flickinger, or order, at the Park National Bank, Two Hundred Dollars, value received. W. B. ALLEN.

Payable at Bank with Interest.

$1,000. JERSEY CITY, Jan. 1, 1881.

Three months after date I promise to pay Ivison, Blakeman, Taylor & Co., or order, at the Hudson County National Bank, One Thousand Dollars, value received, with interest at five per cent. per annum. J. WELLS SACKETT.

Joint Note.

$2,000. PHILADELPHIA, Sept. 24, 1880.

Six months after date we jointly promise to pay J. E. Soule, or order, Two Thousand Dollars, value received.

CHARLES CLAGHORN.
H. C. WRIGHT.

Joint and Several Note.

$2,000, PHILADELPHIA, Sept. 24, 1880.

Six months after date we jointly and severally promise to pay J. E. Soule, or order, Two Thousand Dollars, value received. CHARLES CLAGHORN.
H. C. WRIGHT.

Other Forms of Business Papers.

Receipts.—On Account.

$500. CHICAGO, Sept. 25, 1880.

Received of H. B. Bryant, Five Hundred Dollars on account. FIELD, LEITER & CO.

In Full of all Demands.

$300. NEW YORK, Oct. 15, 1880.

Received from S. S. Packard Three Hundred Dollars in full of all demands to date. CHAS. CLAGHORN.

Receipt for Rent.

$300. JERSEY CITY, Aug. 28, 1880.

Received from John D. Henderson Three Hundred Dollars, being amount in full for one quarter's rent of store, No. 65 Newark avenue, for quarter ending Sept. 30.

A. H. STEPHENSON.

Due Bill.

$175. CHICAGO, Sept. 25, 1880.

Due D. L. Musselman, or order, One Hundred and Seventy-five Dollars. JACKSON DAVIS & CO.

An "I. O. U."

NEW YORK, Nov. 1, 1880.

MR. WM. CHAMBERS:

I. O. U. Four Hundred Dollars ($400.00).

E. G. FOLSOM.

The above form of the acknowledgment of a debt is frequently used, and is termed an I. O. U. It does not amount to a promissory note and is merely evidence of a debt due by virtue of a previous contract.

Orders.

1. To Apply on Account.

$100. NEW YORK, Oct. 15, 1880.

Mr. Willy Wallack will please pay to the bearer One Hundred Dollars in merchandise on my account.

C. E. CADY.

2. In Full of Account.

$100. NEW YORK, Oct. 15, 1880.

MR. H. B. BRYANT:

Please pay to H. C Wright, or bearer, One Hundred Dollars from your store, and this shall be your receipt in full of my account. S. S. PACKARD

Form of Note for Missouri.

$50.00. Saint Louis, Mo., January 10, 1881.

Two months after date, I promise to pay to the order of J. Lee, Fifty Dollars, for value received, negotiable and payable without defalcation or discount.

No. 172. Richard S. Peale.

Form of Note for Pennsylvania and New Jersey.

$600. Philadelphia, Pa., January 15, 1881.

Three months after date I promise to pay to the order of E. B. Treat, Six Hundred Dollars, at Franklin National Bank, value received without defalcation.

No. 321 Richard S. Scott.

Form of Note for Indiana.

$275. Indianapolis, Ind., Jan. 13, 1881.

On demand, for value received, I promise to pay Farshee & McMakin, or order, Two Hundred and Seventy-five Dollars with interest, payable without any relief whatever from value or appraisement.

No. ,365. Jerry S. White.

A Judgment Note.—Common Form.

$200.00. New York, February 13, 1881.

Three months after date, I promise to pay Charles French, or order, Two Hundred Dollars, with interest at the rate of six per cent. per annum, from maturity until paid, without defalcation. And I do hereby confess judgment for the above sum, with interest and costs of suit, a release of all errors, and waiver of all rights to inquisition and appeal, and to the benefit of all laws exempting real or personal property from levy and sale.

Francis Becker.

A Married Woman's Note in New York.

$300.00.

New York, January 17, 1881.

Three months after date, I promise to pay Fairbanks, Palmer & Co., or order, Three Hundred Dollars, with interest. And I hereby charge my individual property and estate with the payment of this note.

Mary H. Thompson.

Checks.

A Check is an order by a depositor on a Bank or Banker for the payment of money payable either to bearer or his order.

Form of Check.

$75. JERSEY CITY, Nov. 18, 1880.

Hudson County National Bank, pay to John R. Carnell, or bearer, Seventy-five Dollars.

No. 64. G. A. GASKELL.

Some of the Defenses which may Defeat the Payment of Negotiable Paper.

Any one of the defenses here noticed, if the paper has not been sold for value and gone into the hands of a subsequent party, will operate to defeat the claim of the holder, either wholly or in part, as follows:

1. WANT OF CONSIDERATION.—The want of consideration may be total or partial. The note, bill or check may have been given when nothing or less than the full amount of money or goods had been received for it.

1. *Total.*—If the failure be *total*, nothing can be collected.

2. *Partial.*—A *partial* failure of consideration will defeat a recovery only so far as the failure goes.

2. OBTAINED BY DURESS.—In case of compulsion either by fear or imprisonment, the party signing his name under it is deprived of that freedom of action which the law holds essential to the validity of a contract. To avoid the bill or note given under duress of *imprisonment*, it must be shown that the imprisonment was unlawful. Duress arising from *threats* must be under such circumstances as would naturally lead a person of ordinary firmness and courage to fear injury to his person, reputation or property. Such duress would be a good defense.

3. OBTAINED BY FRAUD.—*Fraud* vitiates all contracts into which it enters; such has been the doctrine of the common law from time immemorial. Fraud in obtaining a draft or prommissory note, a check, or any other kind of negotiable paper is a perfect defense in an action on it.

4. OBTAINED BY FINDING.—A person *finding* a bill, note or check, lost by the owner, does not thereby acquire any rights to it against any of the parties. He cannot collect it.

5. OBTAINED BY LARCENY.—Nothing can be recovered on any negotiable paper that has been stolen.

6. MISAPPLICATION.—If an instrument given as "accommodation paper" be misapplied, the payment of the same, so long as it remains in the hands of the original holders, may be avoided.

7. ILLEGAL CONSIDERATION.—A bill or note *illegal on its face* is illegal everywhere; it gives notice to all the world of its worthlessness.

8. LAPSE OF TIME.—Notes and bills must be collected when due without any unnecessary delay. If such have been a long time matured, legal presumption is against the validity of the claim.

These Defenses,

It should be remembered, are valid only as between the original parties. *If, in either case, the holder has negotiated the bill for value, and this transfer has been made in the course of business, legitimately, the new holder can collect it.* No defense will operate to defeat the paper. *It must be paid*, even if no value has ever been received for it, or it was originally obtained by fraud or duress, or it was stolen.

Before Maturity Important.

But this transfer must be made before the maturity of the instrument, or all the defenses would be good, just the same as if no change in the ownership of the paper had taken place.

BANKING.

A BANK is an institution where money may be deposited for safe-keeping. It is what we should term an incorporated institution, governed by the same laws that control other corporations, being created either by general or special statutory enactment. In this country our banks of issue at present are all national, brought into existence by a general act of Congress. This act made it possible for individuals in any part of the country to form themselves into a banking corporation by complying with certain conditions, among which was the deposit of United States Bonds. As the government pays interest upon these bonds it will be seen that the banks are in a degree supported by it. The National Bank Currency now costs the country over forty millions of dollars which, of course, the people pay. It is a question with many whether it would not be better to issue money by the government itself, in like manner as the "greenback" currency; but this would cripple, if not in part destroy, our general banking system which, it cannot be denied, is an advantage to the business community.

Banking at first, at least in Europe, was not a distinct profession, but was conducted in conjunction with other business by goldsmiths and others. But, with progress in other branches of trade, banking assumed in time, gradually, but progressively, its present importance.

The earliest bank of which we have any knowledge was the Bank of Venice, founded in 1157. The Bank of England and Bank of Amsterdam are also among the oldest.

BANKS OF EXCHANGE are those banks which receive money on deposit, and instead of paying it back to the depositor make payments on other banks by drafts.

BANKS OF DEPOSIT are those banks which receive money from depositors for safe keeping, paying it back on their checks to others, or to the person himself.

BANKS OF DISCOUNT are institutions for the loan of money. They bring together the borrower and the lender to better advantage than by any other means.

BANKS OF CIRCULATION are banks which issue their own notes for circulation.

SAVINGS BANKS are for the safe keeping of money. Money in small quantities can be here deposited and drawn out as needed. Interest is paid upon deposits which remain in the bank a stated time.

Many banks embody several of the functions named above; thus a bank of deposit may also be a bank of exchange, a bank of discount, etc. The managers of a bank are the president, directors, cashier, and other officers that may be necessary, such as tellers, book-keepers, etc.

Bank Clearing-House.

The Bank Clearing-House, as it is termed, was established about a century ago, originally as a place where the clerks of the city of London could assemble each day to exchange with one another the checks drawn upon and bills payable at their respective houses.

The following history of the clearing-house of England from which our own has been arranged, will most fully explain its workings:

Before the clearing-house existed each banker had to send a clerk to the places of business of all the other bankers in London to collect the sums payable by them in respect of checks and bills, and it is obvious that much time was consumed by this process, which involved also the use of an unnecessary quantity of money and corresponding risks of safe carriage.

In 1775 the common center of exchange was agreed upon. Its use was confined to the

bankers,—at that time and long afterward exclusively private bankers,—doing business within the city of London, and the bankers in the west end of the metropolis used some one or other of the city banks as their agent in clearing, a practice which still continues.

When the joint stock banks were first established the jealousy of the existing banks was powerful enough to exclude them altogether from the use of the clearing-house; and some years elapsed before this feeling was removed so as to allow them to be admitted.

At first the clearing-house was simply a place of meeting, but it came to be perceived that the sorting and distribution of checks, bills, etc., could be more expeditiously conducted by the appointment of two or three common clerks to whom each banker's clerk could give all the instruments of exchange he wished to collect, and from whom he could receive all those payable at his own house. The payment of the balance settled the transaction, and an analysis of the statistics of the clearing-house by the late Mr. Babbage (Jour. Statis. Soc., March, 1856) shows that the amount of cash that passed was often less than four per cent. of the total sums cleared. Latterly, however, the arrangements of the clearing-house have been further perfected, so that neither notes nor coin are now required. The use of the clearing-house was still further extended in 1858, so as to include the settlement of exchanges between the country bankers of England. Before that time each country banker receiving checks on other country bankers sent them to those other bankers by post (supposing they were not carrying on business in the same place) and requested that the amount should be paid by the London agent of the banker on whom the checks were drawn to the London agent of the banker remitting them. Checks were thus collected by correspondence, and each remittance involved a separate payment in London. In 1858 it was proposed to set up a country clearing-house in London; but it was suggested by Sir John Lubbock that the existing establishment could accomplish what was desired, and this was eventually done. A country banker now sends checks on other country banks to his London correspondent, who exchanges them at the clearing-house with the correspondents of the bankers on whom they are drawn. (Sir John Lubbock, Jour. Statis. Soc., Sept., 1865.) It will be easily understood that an extraordinary economy in the use of coin has resulted from these arrangements; and in the paper by Sir John Lubbock, to which we have referred, he gives statistics showing that out of the sum of a million paid into the bank in which he is a partner, only £21,500 consists of bank notes and £6,210 of coin. An ordinary weekly clearing varies from 100 to 130 millions; in 1868 the weekly average was, however, no more than £65,397,075, from which it rose continuously to an average of £116,254,717, in 1873. There was a falling off in 1874, which is now being recovered.

Up to the year 1858, banking companies could not be constituted with limited liability of partners except by way of privilege under special Acts of Parliament, Royal Charters, or Letters Patent; and, although the Bank of England and the three oldest established banks in Scotland were thus favored without any consequent deterioration in the character of their management, abundant arguments were adduced in depreciation of a general law on the subject. In 1855, however, an act was passed authorizing the formation and registration of banking companies with limited liability, and also enabling existing unlimited companies to register as associations with a limited liability of partners, subject to a proviso that, if the bank was a bank of issue, the liability of its partners should remain unlimited in respect of such issue. Several banks have been established and registered under this law,

and no evil results have been observed to follow.

The clearing house, then, is an institution peculiar to the larger cities only, as in the smaller places the clerks of the various banks make all exchanges direct, receiving or paying the balances due from or to their own banks.

The oversight and direction of the clearing house is under the control of a manager, who is generally elected annually by the banks and bankers in a city who comprise its members.

The expenses are borne *pro rata* by each member comprising it, all expenses being paid at designated times.

Each member must have two representatives, a clerk and a messenger, whose duties embrace the settlement of their own bank's exchanges with that of the other banks through their respective representatives.

Members at their respective banks do not receive on deposit, or cash any check upon any banks or bankers in the city who are not members of the association.

Exchanges in most cities are generally made at 11 o'clock forenoon, and all members who have debit balances, or who are indebted to the clearing house, must pay such balances at 12:30 o'clock, P. M.; and all members who have credit balances or to whom the clearing house is indebted, must be at the clearing house at 12:45 o'clock P. M., to receive such balances. A fine is imposed upon any member who fails to be on hand promptly. After this settlement is made the business of the clearing house is completed for the day.

If a debit member fails to settle promptly, that member is required to return to the clearing house before 1 o'clock P. M. all the exchanges received that day, and these exchanges remain the property of the clearing house until the matter is adjusted.

All exchanges received in the morning and found not good are returned to the member from whom received before 1:30 o'clock P. M. of the same day, and this member must repay the same.

Banks in Europe.

The first bank was established in Italy in 808. Other banks were established as follows:

Bank of—	Years.	Bank of—	Years.	Bank of—	Years.
Venice	1157	Hamburg	1619	Copenhagen	1736
Geneva	1345	Rotterdam	1635	Berlin	1765
Barcelona	1401	Stockholm	1688	Ireland	1783
Genoa	1407	England*	1694	St. Petersburg	1780
Amsterdam	1607	Scotland	1695	France	1803

*1797. Feb. 26, Bank of England suspended payment of specie.
1821. May 1, Resumed payment of notes in bullion at mint prices.
1823. May 1, resumed payment of notes in current coin of the realm.
1844. July 19, issue of notes limited in amount to £14,000,000. For all circulation above that sum, bank must hold an equal amount of coin for its redemption.
1847. Oct. 25, suspension of the limitation clause of 1844, and bank allowed to make extra issue.
1857. Nov. 25, extra issue of bank notes to amount of £2,000,000 allowed.
1866. Similar suspension of bank act.

Bank of England notes are legal tender everywhere in England save at the bank.

No interest on deposits allowed. Has entire charge of the British national debt.

Banks in the United States.

Bank of North America, Philadelphia, incorporated by Congress 1781; by Pennsylvania, 1782.

Bank of the United States—incorporated 1791; went into operation 1794; capital, $10,000,000; charter limited to 20 years.

Bank of New York and Bank of Massachusetts founded, 1784.

New United States Bank chartered, 1816; capital, $35,000,000. Act rechartering vetoed by Jackson, 1832. U. S. funds withdrawn, September, 1833.

Rechartered by Pennsylvania, 1836; temporarily suspended payment of specie, 1831, and again Oct. 9, 1837; resumed in compliance with act of Pennsylvania Legislature, Jan. 15, 1840; finally suspended Feb. 4, same year, having sunk its entire capital.

State Banks nearly all suspended specie payments in 1837, resuming again the following year; again in 1857, and still again in 1861.

1863. Feb. 25, act creating the system of national banks in the United States was passed. No bank should be of less capital than $50,000. In cities of over 10,000 inhabitants, no bank should be of less capital than $100,000. Ninety per cent. of the par value of U. S. bonds deposited as security allowed in circulating notes. Aggregate circulation allowed, $300,000,000.
1870. July 12, act allowing $54,000,000 additional circulation. No bank to exceed in capital $500,000.
1875. Jan. 14, repeal of all limitation on amount of circulation, thus making national banking practically free.

National Bank and Currency Tables.

TABLE exhibiting the number of banks, the amount of capital, surplus, dividends and total earnings of all banks from September 1, 1869, to September 1, 1880, together with the ratios of dividends to capital, and dividends to capital and surplus.

Six months ending.	No. of banks.	Capital.	Surplus.	Total Dividends.	Total Net Earnings.	RATIOS. Divi'd to cap.	RATIOS. Divi'd to cap & surp
						Pr.ct	Pr.ct
Sept. 1, '69	1,481	$401,650,802	$82,105,848	$21,767,831	$29,221,184	5.42	4.50
Mar. 1, '70	1,571	416,366,991	86,118,210	21,479,095	28,995,934	5.16	4.27
Sept. 1, '70	1,601	425,317,104	91,630,620	21,080,343	26,813,885	4.96	4.08
Mar. 1, '71	1,605	428,699,165	94,672,401	22,205,150	27,213,102	5.18	4.24
Sept. 1, '71	1,693	445,999,263	98,286,591	22,125,279	27,315,311	4.96	4.07
Mar. 1, '72	1,750	450,693,706	99,431,243	22,859,826	27,502,539	5.07	4.16
Sept. 1, '72	1,852	465,676,023	105,181,942	23,827,289	30,572,801	5.12	4.17
Mar. 1, '73	1,912	475,918,683	114,257,288	24,820,061	31,926,478	5.22	4.21
Sept. 1, '73	1,955	488,100,951	118,113,848	24,823,027	33,122,000	5.09	4.09
Mar. 1, '74	1,967	489,510,323	123,460,859	23,529,998	29,544,120	4.81	3.84
Sept. 1, '74	1,971	89,938,284	128,364,039	24,029,307	30,036,811	5.09	4.03
Mar. 1, '75	2,007	493,568,831	131,560,637	24,750,816	29,136,017	5.01	3.96
Sept. 1, '75	2,047	497,864,833	134,123,649	24,317,785	28,800,217	4.88	3.85
Mar. 1, '76	2,076	504,209,491	134,467,506	24,811,881	23,007,921	4.92	3.88
Sept. 1, '76	2,081	500,482,271	132,251,078	22,563,829	20,540,231	4.50	3.57
Mar. 1, '77	2,080	496,651,580	130,872,165	21,803,969	19,592,902	4.39	3.47
Sept. 1, '77	2,072	486,324,860	124,349,254	22,117,116	15,274,028	4.54	3.62
Mar. 1, '78	2,074	475,609,751	122,373,561	18,982,300	16,946,696	3.99	3.17
Sept. 1, '78	2,047	470,231,896	118,687,134	17,959,223	13,658,893	3.81	3.04
Mar. 1, '79	2,043	464,413,996	116,744,135	17,541,054	14,678,660	3.78	3.02
Sept. 1, '79	2,045	455,132,056	115,149,351	17,401,867	16,873,200	3.82	3.05
Mar. 1, '80	2,046	454,080,090	117,226,501	18,121,273	21,152,784	3.99	3.17
Sept. 1, '80	2,072	454,215,062	120,145,649	18,290,200	24,033,250	4.03	3.18

INTEREST AND DISCOUNT.

STRICTLY speaking INTEREST is the *use* of money, capital or interest. As generally understood, it is the premium allowed for such use.

The PRINCIPAL is that of which the borrower has the use.

The AMOUNT is the sum of the principal and interest.

Interest is computed at a *rate per centum*. This rate shows how many *hundredths* of the principal are to be allowed for its use for a given time. If no time is specified, one year is understood, interest for shorter terms being reckoned in the same ratio.

Governments establish rates at which interest is computed when no other rate is specified. These are called *legal rates*. In some, these are the highest allowed; in others, higher ones are fixed as permissible by contract; in still others no limit to rates is set.

LEGAL INTEREST is such as is allowed by law.

USURY is interest higher than the *legal*.

NOTE.—Usury really means "use." It was formerly considered extortion to require from the borrower more than the amount loaned. As opinions changed and a return for the use of capital was considered just, the old invidious term was naturally applied to illegal and exorbitant charges.

SIMPLE INTEREST is interest on the original principal only, and when not paid as it falls due it cannot be added to the principal to draw interest thereafter.

COMPOUND INTEREST is the interest which not being paid is successively added to the principal at the periods when it falls due, thus forming a new and increased principal at every such period. Compound interest is not usurious.

DISCOUNT is interest paid in advance.

BANK DISCOUNT, commonly understood when the term "discount" is used, is the discount on the whole principal.

NOTE.—A note or draft is *discounted* when the interest for the given time and at the given rate is taken from the face and the balance paid to the holder. The sum deducted is the *discount;* the balance to the holder, the *proceeds*.

True discount is the difference between the face of a note or other debt and a sum of money which, at the given rate and for the given time, would *amount* to the face.

The PRESENT WORTH is the face less the true discount or interest.

Generally the law of the place where the contract is made determines the rate of interest, when the contract specifically reserves interest, unless by the terms it is to be performed in another place. If the contract stipulate, generally, for interest, it will be the rate of interest at the place of payment.

When Interest is Allowable.

Interest is allowable by law, generally, as follows:—on a debt due by judgment of court, it is allowed from the date of the judgment; on an account that has been settled or liquidated from the day of settlement, on goods sold, from the time of the sale if there be no credit given; if credit be given it should be computed from the expiration of the credit. On rent reserved, from the time it is due. On money lent, or money paid for another at his request, from the time of the payment or loan. Interest is not recoverable upon damages sustained by a wrong done, but, where the recovery is long delayed, juries are sometimes permitted to consider it in estimating damages. Upon a note, in which interest is not specially reserved, payable on demand, no interest can be computed until after demand is made; but a note in which interest is not specially reserved, if payable at a certain time, carries interest from that time, whether it be demanded or not.

To find the interest on any number of dollars for one year, multiply the sum by the rate per cent. and move the decimal point two figures to the left, and the answer will be the interest in dollars; if the original sum be dollars and cents, proceed in the same manner and the answer will be the interest in cents.

EXAMPLE.—Give the interest on $1150.50 for one year at 6 per cent.

$1150.50
6
$69.0300

To find the interest on any given number of dollars and cents for any number of days, multiply by the number of days, divide the product by rate per cent., remove the decimal point two figures to the left, and the answer will be in dollars, cents, and mills.

EXAMPLE.—Give the interest on $2650.50 for 20 days at 6 per cent. Answer: $8.83 and 5 mills.

$2650.50
20
6)53010.00
$8.83.500

Although above method is given at 6 per cent., it can be used by adding to, when more, or subtracting from when less, than 6 per cent. First, finding the interest as in preceding examples, and then—

Add one-sixth of itself for 7 per cent.
Add one-third of itself for 8 per cent.
Add one-half of itself for 9 per cent.
Add two-thirds of itself for 10 per cent.
Add double of itself for 12 per cent.
Subtract one-sixth of itself for 5 per cent.
Subtract one-third of itself for 4 per cent.

Bankers and others who are frequently required to compute interest use interest tables; they very materially reduce the labor of computations, and insure the correctness of the work.

The following tables of simple and compound interest and tabulated laws of the several States, giving rates of interest, penalties for usury and statute limitations, will be useful to those who have occasion to use them.

The interest table given is at 6 per cent.; any other rate can be found by applying the rule just previously given; any sum of money for any length of time may be obtained by adding to, or doubling, any certain sum or length of time as given in the table.

If the interest of $24 is required, double the amount opposite $12.

If the interest of $400 is required, take four times the amount opposite $100; and so for any larger amount.

If the interest of $76 is required, add the amount opposite $6 to the amount opposite $70, and so for any other amount.

If the time is 48 days, double the sum under 24 days.

If four months and 5 days, add the sum under 5 days to the sum under 4 months.

The rule adopted by banks and mercantile houses is to compute interest on the principle that there are only 360 days in a year.

EXAMPLE.—Required the interest on $170.00 for 6 months and 15 days at 8 per cent.

Interest at	6 per cent.	of	$100	for	6 mos.	equals	$3.00
"	"	"	"	100	" 15 days	"	0.25
"	"	"	"	70	" 6 mos.	"	2.10
"	"	"	"	70	" 15 days	"	0.18
							$5.53
For 8 per cent. add ⅓							1.84
Interest of $170 for 6 mos. and 15 days equal							$7.37

Compound Interest Tables.

This table gives the amount of $1 or £1 at different rates of percentage. EXAMPLE.—What will be the amount at 6 per cent. compound interest on $500 for 10 years. By referring to the table we see that $1 in 10 years at 6 per cent. interest is 1.79085 which sum multiplied by $500 equals $895.42½.

YEARS.	3 per ct.	3½ per ct.	4 per ct.	4½ per ct.	5 per ct.	6 per ct.	7 per ct.
1	1.03000	1.03500	1.04000	1.04500	1.05000	1.06000	1.070000
2	1.06090	1.07122	1.08160	1.09202	1.10250	1.12360	1.144900
3	1.09273	1.10872	1.12486	1.14117	1.15762	1.19102	1.225043
4	1.12551	1.14752	1.16986	1.19252	1.21551	1.26248	1.310796
5	1.15927	1.18769	1.21665	1.24618	1.27628	1.33823	1.402552
6	1.19405	1.22925	1.26532	1.30226	1.34010	1.41852	1.500730
7	1.22987	1.27228	1.31593	1.36086	1.40710	1.50363	1.605781
8	1.26677	1.31681	1.36857	1.42210	1.47745	1.59385	1.718186
9	1.30477	1.36290	1.42331	1.48609	1.55133	1.69848	1.838459
10	1.34392	1.41060	1.48024	1.55297	1.62889	1.79085	1.967151
11	1.38423	1.45997	1.53945	1.62285	1.71034	1.89830	2.104852
12	1.42576	1.51107	1.60103	1.69588	1.79586	2.01220	2.252192
13	1.46853	1.56396	1.66507	1.77220	1.88565	2 13293	2 409845
14	1.51259	1.61869	1.73168	1.85194	1.97993	2.26090	2.578534
15	1.55797	1.67535	1.80094	1.93528	2.07893	2.39656	2.759031
16	1.60471	1.73399	1.87298	2.02237	2.18287	2.54035	2.952164
17	1.65285	1.79467	1.94790	2.11338	2.29262	2.69277	3.158815
18	1.70343	1.85749	2.02582	2.20848	2.40602	2.85134	3.379931
19	1.75351	1.92250	2.10685	2.30786	2.52695	3.02560	3.616526
20	1.80611	1.98979	2.19112	2.31171	2.65330	3.20713	3.869683

Table showing the time in which a sum will double itself when loaned at the following rates of interest:

Rate per ct.	Time in which a Sum will Double.		Rate per ct	Time in which a Sum will Double.	
	Simple Int.	Compound Int.		Simple Int.	Compound Int.
2	50 years.	35 yrs., 1 day.	5	20 years.	14 yrs., 75 da.
2½	40 years.	28 yrs., 26 days	6	16 yrs., 8 mos.	11 yrs., 327 da.
3	33 yrs., 4 mos.	23 yrs., 164 da.	7	14 yrs., 104 da.	10 yrs., 89 da.
3½	28 yrs., 208 da.	20 yrs., 54 da.	8	12½ years.	9 yrs., 2 days.
4	25 years.	17 yrs., 246 da.	9	11 yrs., 40 da.	8 yrs., 16 da.
4½	22 yrs., 81 da.	15 yrs., 273 da.	10	10 years.	7 yrs., 100 da.

INTEREST TABLE---SIX PER CENT.

In dollars and cents from one dollar to one thousand, and from one day to one year; the first column on the left of the column is the time, and the columns on the tops of the tables the amount.

TIME.	$1	$2	$3	$4	$5	$6	$7	$8	$9	$10	$20	$30	$40	$50	$60	$70	$80	$90	$100	$1000
1 Day.	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	1	2	2	17
2 Days.	0	0	0	0	0	0	0	0	0	0	1	1	1	2	2	2	3	3	3	33
3 "	0	0	0	0	0	0	0	0	0	1	1	2	2	3	3	4	4	5	5	50
4 "	0	0	0	0	0	0	0	1	1	1	1	2	3	3	4	5	5	6	7	67
5 "	0	0	0	0	0	1	1	1	1	1	2	3	3	4	5	6	7	8	8	83
6 "	0	0	0	0	1	1	1	1	1	1	2	3	4	5	6	7	8	9	10	1 00
7 "	0	0	0	0	1	1	1	1	1	1	2	4	5	6	7	8	9	11	12	1 17
8 "	0	0	0	1	1	1	1	1	1	1	3	4	5	7	8	9	11	12	13	1 33
9 "	0	0	0	1	1	1	1	1	1	2	3	5	6	8	9	11	12	14	15	1 50
10 "	0	0	1	1	1	1	1	1	2	2	3	5	7	8	10	12	13	15	17	1 67
11 "	0	0	1	1	1	1	1	1	2	2	4	6	7	9	11	13	15	17	18	1 83
12 "	0	0	1	1	1	1	1	2	2	2	4	6	8	10	12	14	16	18	20	2 00
13 "	0	0	1	1	1	1	1	2	2	2	4	7	9	11	13	15	17	20	22	2 17
14 "	0	0	1	1	1	1	2	2	2	2	5	7	9	12	14	16	19	21	23	2 33
15 "	0	1	1	1	1	2	2	2	2	3	5	8	10	13	15	18	20	23	25	2 50
16 "	0	1	1	1	1	2	2	2	2	3	5	8	11	13	16	19	21	24	27	2 67
17 "	0	1	1	1	1	2	2	2	3	3	6	9	11	14	17	20	23	26	28	2 83
18 "	0	1	1	1	2	2	2	2	3	3	6	9	12	15	18	21	24	27	30	3 00
19 "	0	1	1	1	2	2	2	3	3	3	6	10	13	16	19	22	25	29	32	3 17
20 "	0	1	1	1	2	2	2	3	3	3	7	10	13	17	20	23	27	30	33	3 33
21 "	0	1	1	1	2	2	2	3	3	4	7	11	14	18	21	25	28	32	35	3 50
22 "	0	1	1	1	2	2	3	3	3	4	7	11	15	18	22	26	29	33	37	3 67
23 "	0	1	1	2	2	2	3	3	3	4	8	12	15	19	23	27	31	35	38	3 83
24 "	0	1	1	2	2	2	3	3	4	4	8	12	16	20	24	28	32	36	40	4 00
25 "	0	1	1	2	2	3	3	3	4	4	8	13	17	21	25	29	33	38	42	4 17
26 "	0	1	1	2	2	3	3	3	4	4	9	13	17	22	26	30	35	39	43	4 33
27 "	0	1	1	2	2	3	3	4	4	5	9	14	18	23	27	32	36	41	45	4 50
28 "	0	1	1	2	2	3	3	4	4	5	9	14	19	23	28	33	37	42	47	4 67
29 "	0	1	1	2	2	3	3	4	4	5	10	15	19	24	29	34	39	44	48	4 83
1 Mo.	1	1	2	2	3	3	4	4	5	5	10	15	20	25	30	35	40	45	50	5 00
2 Mos.	1	2	3	4	5	6	7	8	9	10	20	30	40	50	60	70	80	90	1 00	10 00
3 "	2	3	5	6	8	9	11	12	14	15	30	45	60	75	90	1 05	1 20	1 35	1 50	15 00
4 "	2	4	6	8	10	12	14	16	18	20	40	60	80	1 00	1 20	1 40	1 60	1 80	2 00	20 00
5 "	3	5	8	10	13	15	18	20	23	25	50	75	1 00	1 25	1 50	1 75	2 00	2 25	2 50	25 00
6 "	3	6	9	12	15	18	21	24	27	30	60	90	1 20	1 50	1 80	2 10	2 40	2 70	3 00	30 00
7 "	4	7	11	14	18	21	25	28	32	35	70	1 05	1 40	1 75	2 10	2 45	2 80	3 15	3 50	35 00
8 "	4	8	12	16	20	24	28	32	36	40	80	1 20	1 60	2 00	2 40	2 80	3 20	3 60	4 00	40 00
9 "	5	9	14	18	23	27	32	36	41	45	90	1 35	1 80	2 25	2 70	3 15	3 60	4 05	4 50	45 00
10 "	5	10	16	20	25	30	35	40	45	50	1 00	1 50	2 00	2 50	3 00	3 50	4 00	4 50	5 00	50 00
11 "	6	11	17	22	28	33	39	44	50	55	1 10	1 65	2 20	2 75	3 30	3 85	4 40	4 95	5 50	55 00
1 Year.	6	12	18	24	30	36	42	48	54	60	1 20	1 80	2 40	3 00	3 60	4 20	4 80	5 40	6 00	60 00

NOTE—*Fractions of Interest.*—When the fraction of interest is half a cent, or more, a whole cent is taken, but when it is less than half a cent nothing is charged. The same rule is observed with respect to cents forming a part of the principal; if they amount to half a dollar, or upward, the discount is taken as for a whole dollar; when they do not amount to half a dollar, they are disregarded. This is the rule generally pursued by banks and mercantile houses.

TABLE FOR BANKING AND EQUATION,

showing the number of days from any date of any month, to the same date in any other month. EXAMPLE.—How many days from the 22d of March to the 22d of August? Look for March at the left hand, and August at the top; in the angle is 153.

FROM	TO January.	February	March.	April.	May.	June.	July.	August.	Septemb'r	October.	Novem'r.	Decemb'r
January	365	31	59	90	120	151	181	212	243	273	304	334
February	334	305	28	59	89	120	150	181	212	242	273	303
March	306	337	305	31	61	92	122	153	184	214	245	275
April	275	306	334	305	30	61	91	122	153	183	214	244
May	245	276	304	335	305	31	60	92	122	153	184	214
June	214	245	273	304	334	305	30	61	92	122	153	183
July	184	215	243	274	304	335	305	30	61	92	123	153
August	153	184	212	243	273	304	334	305	30	61	92	122
September	122	153	181	212	242	273	303	334	305	30	61	91
October	92	123	151	182	212	243	273	304	335	305	31	61
November	61	92	120	151	181	212	242	273	304	334	305	30
December	31	62	90	121	151	182	212	243	274	304	335	305

NOTE. 1. If leap year, add one day, if February be included.

2. For intervals of more than one year add 365 days or more as the case may be.

3. If the interval ends at a later or earlier day of the month than it begins, add or subtract for the difference required. EXAMPLE.—April 15 to the next October 7—183 8—175 days.

INTEREST TABLE---SEVEN PER CENT.

TIME.	$	$2	$3	$4	$5	$6	$7	$8	$9	$10	$20	$30	$40	$50	$60	$70	$80	$90	$100	$500	$1000
1 Day.	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1	2	2	2	10	19
2 Days.	0	0	0	0	0	0	0	0	0	0	1	1	2	2	2	3	3	4	4	19	39
3 "	0	0	0	0	0	0	0	0	1	1	1	2	2	3	4	4	5	5	6	29	58
4 "	0	0	0	0	0	0	1	1	1	1	2	2	3	4	5	5	6	7	8	39	78
5 "	0	0	0	0	0	1	1	1	1	1	2	3	4	5	6	7	8	9	10	48	97
6 "	0	0	0	0	1	1	1	1	1	1	2	4	5	6	7	8	9	11	12	58	1 17
7 "	0	0	0	1	1	1	1	1	1	1	3	4	5	7	8	10	11	12	14	68	1 36
8 "	0	0	0	1	1	1	1	1	1	2	3	5	6	8	9	11	12	14	16	78	1 56
9 "	0	0	1	1	1	1	1	1	2	2	4	5	7	9	11	12	14	16	18	88	1 75
10 "	0	0	1	1	1	1	1	2	2	2	4	6	8	10	12	14	10	18	19	97	1 94
11 "	0	0	1	1	1	1	1	2	2	2	4	6	9	11	13	15	17	19	21	1 07	2 14
12 "	0	0	1	1	1	1	2	2	2	2	5	7	9	12	14	16	19	21	23	1 17	2 33
13 "	0	1	1	1	1	2	2	2	2	3	5	8	10	13	15	18	20	23	25	1 26	2 53
14 "	0	1	1	1	1	2	2	2	2	3	6	8	11	14	16	19	22	25	27	1 36	2 72
15 "	0	1	1	1	1	2	2	2	3	3	6	9	12	15	18	20	23	26	29	1 46	2 92
16 "	0	1	1	1	2	2	2	2	3	3	6	10	13	16	10	22	25	28	31	1 56	3 11
17 "	0	1	1	1	2	2	2	3	3	3	7	10	13	17	20	23	27	30	33	1 66	3 31
18 "	0	1	1	1	2	2	2	3	3	4	7	11	14	18	21	25	28	32	35	1 75	3 50
19 "	0	1	1	1	2	2	3	3	3	4	7	11	15	18	22	26	30	33	37	1 85	3 69
20 "	0	1	1	2	2	2	3	3	4	4	8	12	16	19	23	27	31	35	39	1 94	3 89
21 "	0	1	1	2	2	2	3	3	4	4	8	12	16	20	25	29	33	37	41	2 04	4 08
22 "	0	1	1	2	2	3	3	3	4	4	9	13	17	21	26	30	34	39	43	2 14	4 28
23 "	0	1	1	2	2	3	3	4	4	4	9	13	17	22	27	31	36	40	45	2 24	4 47
24 "	0	1	1	2	2	3	3	4	4	5	9	14	18	23	28	33	38	42	47	2 34	4 67
25 "	0	1	1	2	2	3	3	4	4	5	10	15	19	24	29	34	39	44	49	2 43	4 86
26 "	1	1	2	2	2	3	4	4	5	5	10	15	19	25	30	35	40	46	51	2 53	5 06
27 "	1	1	2	2	2	3	4	4	5	5	11	16	20	26	32	37	42	47	53	2 63	5 25
28 "	1	1	2	2	2	3	4	4	5	5	11	16	20	27	33	38	44	49	54	2 72	5 44
29 "	1	1	2	2	2	3	4	5	5	6	11	17	21	28	34	39	45	51	56	2 82	5 64
1 Mo.	1	1	2	2	3	4	4	5	5	6	12	18	23	29	35	41	47	53	58	2 92	5 83
2 Mos.	1	2	4	5	6	7	8	9	11	12	23	35	47	58	70	82	93	1 05	1 17	5 83	11 67
3 "	2	4	5	7	9	11	12	14	16	18	35	53	70	88	1 05	1 23	1 40	1 58	1 75	8 75	17 50
4 "	2	5	7	9	12	14	16	19	21	23	47	70	93	1 17	1 40	1 63	1 87	2 10	2 33	11 67	23 33
5 "	3	6	9	12	15	18	20	23	26	29	58	88	1 17	1 46	1 75	2 04	2 33	2 63	2 92	14 58	29 17
6 "	4	7	11	14	18	21	25	28	32	35	70	1 05	1 40	1 75	2 10	2 45	2 80	3 15	3 50	17 50	35 00
7 "	4	8	12	16	20	25	29	33	37	41	82	1 23	1 63	2 04	2 45	2 86	3 27	3 68	4 08	21 42	40 83
8 "	5	9	14	19	23	28	33	37	42	47	93	1 40	1 87	2 33	2 80	3 27	3 73	4 20	4 67	23 34	46 67
9 "	5	11	16	21	26	32	37	42	47	53	1 05	1 58	2 10	2 63	3 15	3 67	4 20	4 73	5 25	26 25	52 50
10 "	6	12	18	23	29	35	41	47	53	58	1 17	1 75	2 33	2 92	3 50	4 08	4 67	5 25	5 83	29 17	58 33
11 "	6	13	19	26	32	39	45	51	58	64	1 28	1 94	2 57	3 21	3 85	4 49	5 13	5 78	6 42	32 09	64 17
12 "	7	14	21	28	35	42	49	56	63	70	1 40	2 10	2 80	3 50	4 20	4 90	5 60	6 30	7 00	35 00	70 00

INTEREST TABLE---TEN PER CENT.

TIME.	$1	$2	$3	$4	$5	$6	$7	$8	$9	$10	$20	$30	$40	$50	$60	$70	$80	$90	$100	$500	$1000
1 Day.	0	0	0	0	0	0	0	0	0	0	1	1	1	1	2	2	2	3	3	14	28
2 Days.	0	0	0	0	0	0	0	0	1	1	1	2	2	3	3	3	4	6	6	28	56
3 "	0	0	0	0	0	1	1	1	1	1	1	3	3	4	5	5	6	9	8	42	83
4 "	0	0	0	0	1	1	1	1	1	1	2	3	4	6	7	7	8	9	11	56	1 11
5 "	0	0	0	1	1	1	1	1	1	1	3	4	6	7	8	8	12	12	14	69	1 39
6 "	0	0	1	1	1	1	1	1	2	2	3	5	7	8	10	10	14	15	17	83	1 67
7 "	0	0	1	1	1	1	1	2	2	2	4	6	8	10	12	12	16	18	19	97	1 94
8 "	0	0	1	1	1	1	2	2	2	2	4	7	9	11	13	14	18	20	22	1 11	2 22
9 "	0	1	1	1	1	2	2	2	2	3	5	8	10	12	15	15	20	23	25	1 25	2 50
10 "	0	1	1	1	1	2	2	2	3	3	6	8	11	14	17	17	22	25	28	1 39	2 78
11 "	0	1	1	1	2	2	2	2	3	3	6	9	12	15	18	19	24	27	31	1 53	3 06
12 "	0	1	1	1	2	2	2	3	3	3	7	10	13	17	20	21	26	30	33	1 67	3 33
13 "	0	1	1	1	2	2	3	3	3	4	7	11	14	18	22	23	28	33	36	1 80	3 61
14 "	0	1	1	2	2	2	3	3	4	4	8	12	16	19	23	25	32	35	39	1 94	3 89
15 "	0	1	1	2	2	3	3	3	4	4	8	13	17	21	25	27	34	38	42	2 08	4 17
16 "	0	1	1	2	2	3	3	4	4	4	9	13	18	22	27	29	36	45	44	2 22	4 44
17 "	0	1	1	2	2	3	3	4	4	5	9	14	19	24	28	31	38	48	47	2 36	4 72
18 "	1	1	2	2	3	3	4	4	5	5	10	15	20	25	30	33	40	40	50	2 50	5 00
19 "	1	1	2	2	3	3	4	4	5	5	11	16	21	26	32	35	42	42	53	2 64	5 28
20 "	1	1	2	2	3	3	4	4	5	6	11	17	22	28	33	37	44	50	56	2 78	5 56
21 "	1	1	2	2	3	4	4	5	5	6	12	18	23	29	35	39	46	53	58	2 91	5 83
22 "	1	1	2	2	3	4	4	5	6	6	12	18	24	31	37	41	48	55	61	3 05	6 11
23 "	1	1	2	3	3	4	4	5	6	6	13	19	26	32	38	43	52	57	64	3 19	6 39
24 "	1	1	2	3	3	4	5	5	6	7	13	20	27	33	40	45	54	60	67	3 33	6 67
25 "	1	1	2	3	3	4	5	6	6	7	14	21	28	35	42	47	50	63	69	3 47	6 94
26 "	1	1	2	3	4	4	5	6	7	7	14	22	29	36	43	49	58	65	72	3 60	7 22
27 "	1	2	2	3	4	5	5	6	7	8	15	23	30	37	45	50	60	68	75	3 75	7 50
28 "	1	2	2	3	4	5	5	6	7	8	16	23	31	39	47	52	62	70	78	3 88	7 78
29 "	1	2	2	3	4	5	6	6	7	8	16	24	32	40	48	55	64	72	81	4 03	8 06
1 Mo.	1	2	3	3	4	5	6	7	8	8	17	25	33	42	50	58	67	75	83	4 16	8 33
2 Mos.	2	3	5	7	8	10	12	13	15	17	33	50	67	83	1 00	1 17	1 33	1 50	1 67	8 33	16 67
3 "	3	5	8	10	12	15	18	20	23	25	50	75	1 00	1 25	1 50	1 75	2 00	2 25	2 50	12 50	25 00
4 "	3	7	10	13	17	20	23	27	30	33	67	1 00	1 33	1 67	2 00	2 33	2 67	3 00	3 33	16 67	33 33
5 "	4	8	13	17	21	25	29	33	38	42	83	1 25	1 67	2 08	2 50	2 92	3 33	3 75	4 17	20 83	41 67
6 "	5	10	15	20	25	30	35	40	45	50	1 00	1 50	2 00	2 50	3 00	3 50	4 00	4 50	5 00	25 00	50 00
7 "	6	12	18	23	29	35	41	47	53	58	1 17	1 75	2 33	2 92	3 50	4 08	4 67	5 25	5 83	29 17	58 33
8 "	7	13	20	27	33	40	47	53	60	67	1 33	2 00	2 67	3 33	4 00	4 67	5 33	6 00	6 67	33 33	66 67
9 "	8	15	23	30	38	45	53	60	68	75	1 50	2 25	3 00	3 75	4 50	5 25	6 00	6 75	7 50	37 50	75 00
10 "	8	17	25	33	42	50	58	67	75	83	1 67	2 50	3 33	4 17	5 00	5 83	6 67	7 50	8 33	41 67	83 34
11 "	9	18	28	37	46	55	64	73	83	92	1 83	2 75	3 67	4 59	5 50	6 42	7 33	8 25	9 17	45 83	91 67
12 "	10	20	30	40	50	60	70	80	90	1 00	2 00	3 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	50 00	100 00

TABLE OF INTEREST RATES FOR THE UNITED STATES AND CANADA.

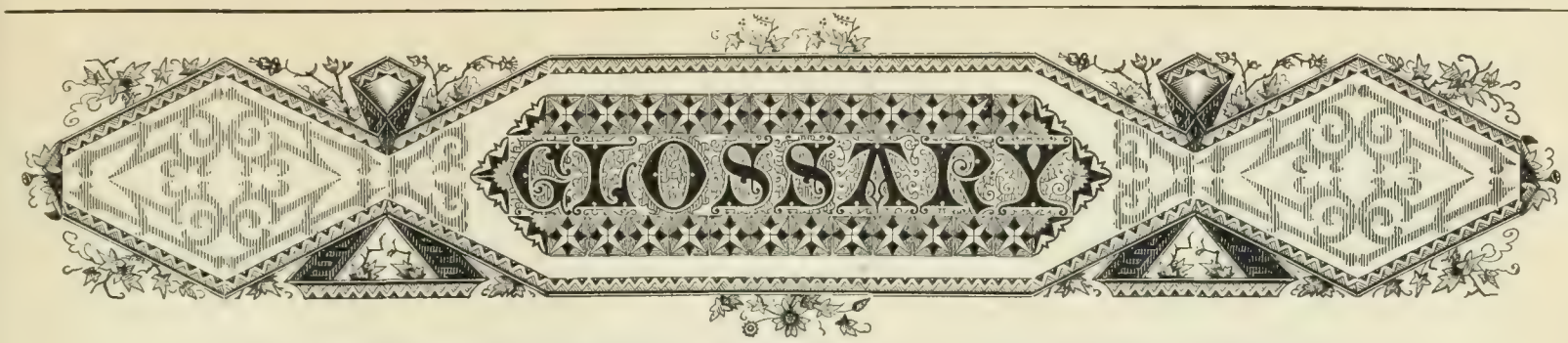
Penalties of Usury. Statute of Limitations on Debts, Notes, Judgments and Sealed Instruments.

STATES AND TERRITORIES.	Legal Rate Per Cent.	Rate per Contract Per Cent.	Penalties for Usury.	Statute of LIMITATIONS. Open Acc't's	Notes.	Judgments.	Seal'd Inst's.	Slander, Assault, Libel, etc. Years.	REMARKS.
*Alabama	8	8	Forfeiture entire Int.	3	6	20	10	1	Judgments of other States limited to 20 years.
*Arizona	10	Any	No Penalty.	2	4	5	4	1	
*Arkansas	6	10	Usurious contracts void.	3	5	10	10	1	Judgments required to be renewed every three years.
†California	7	Any	No Penalty.	2	4	5	5	1	On judgments for money loaned 7 per cent. only.
†Colorado	10	"	" "	3	3	6	6	1	If debts are contracted within the State the statute of limitations extends six years.
†Connecticut	6	6	Forfeiture entire Int.	6	6	6	17	3	
*Dakota	7	18	Forfeiture excess Int.	6	6	20	20	2	
†Delaware	6	6	Forfeiture of principal.	3	6	20	6	1	
†District of Columbia	6	10	Forfeiture entire Int.	3	6	12	12	1	
†Florida	8	Any	No Penalty.	4	5	20	20	2	
†Georgia	7	8	Forfeiture Int. & excess.	4	6	7	20	1 to 2	
†Idaho	10	18	Forfeit 3 times amount paid; fine $300 or 6 mos. imprisonment, or both.	4	5	6	5	3	
†Illinois	6	8	Forfeiture excess Int.	5	10	20	20	1	
*Indiana	6	8	Forfeiture excess Int. and cost.	6	15	20	20	2	Judgments must be renewed, if not executed within five years.
*Iowa	6	10	Forfeiture entire Int.	5	10	20	10	2	On notes, if partial payment has been made, date of limitations begins from last payment.
†Kansas	7	12	Any payment above 12 forfeiture excess Int.	3	5	5	5	1	On open accounts, limitation extends but two years for non-residents of the State.
*Kentucky	6	6	Forfeiture excess Int.	2	15	15	15	1	
†Louisiana	5	8	Excess above 8, after maturity, forfeits entire interest.	3	5	10	10	1	Judgments may be renewed at any time before expiration.
*Maine	6	Any	No penalty.	6	6	20	20	2	
†Maryland	6	6	Forfeiture of excess.	3	3	12	12	3	If notes are witnessed, twenty years.
*Massachusetts	6	Any	No penalty.	6	6	20	20	2	If notes are witnessed, twenty years.
*Michigan	7	10	Forfeiture of excess.	6	6	12	10	2	If executions on judgments are not entered within two years, they must be renewed.
*Minnesota	7	10	Forfeiture entire Int.	6	6	10	10	2	Judgment liens expire after five years, if not attached.
*Mississippi	6	10	Forfeiture excess Int.	3	6	7	7	1	
†Missouri	6	10	Lender forfeits entire interest. Borrower pays 10 per ct. to school fund.	5	10	20	10	2	
*Montana	10	Any		2	6	6	6	2	
*Nebraska	7	10	Forfeiture entire Int.	4	5	5	10	1	Action on foreign judgments must be commenced within five years.
†Nevada	10	Any	Forfeiture all interest.	4	6	6	6	2	Act Mar. 2, 1877.
*New Hampshire	6	6	Forfeiture of 3 times the excess and costs.	6	6	20	20	2	Action on judgments must be brought within two years.
*New Jersey	6	6	Forfeiture entire Int.	6	6	20	6	2	
*New Mexico	6	Any						1	No Statute of Limitations.
†New York	6	6	Voids contract and is misdemeanor.	6	6	20	20	2	Corporations barred defense in actions for usury.
*North Carolina	6	8	Forfeiture of entire interest. Party paying may recover double the amount paid.	3	10	10	10	1	Executions must be renewed within one year and one day from date of issue.
†Ohio	6	8	Forfeiture of excess.	6	15	20	15	1	
*Oregon	10	12	Forfeiture of principal to common school fund.	6	6	10	10	2	
†Pennsylvania	6	6		6	6	20	20	1	
*Rhode Island	6	Any		6	6	20	20	1	No higher rate than 6 per cent. interest can be collected by law.
*South Carolina	7	7	Forfeiture of all Int.	6	6	20	20	2	
*Tennessee	6	6	Forfeiture of excess. fine and imprisonment.	6	6	10	10	1	
†Texas	8	12	Forfeiture of all Int.	2	4	10	10	1	
*Utah	10	Any		2	4	5	5	1	
†Vermont	6	6	Forfeiture of excess.	6	6	8	8	2	
†Virginia	6	6	Forfeiture of all Int.	2	5	20	20	5	
*Washington Ter.	10	Any		3	6	6	6	2	
†West Virginia	6	6	Forfeiture of excess.	3	5	10	20	5	
*Wisconsin	7	10	Forfeiture of all Int.	6	6	20	20	2	
*Wyoming	12	Any		4	5	21	5	1	
*Canada	6	Any		1 to 5	6	6	20	1 to 2	
*New Brunswick	6	Any		6	6	20	20	1	
*Nova Scotia	6	Any		6	6	20	20	1	

NOTE.—The legal rate of interest for England and France is 5 per cent. Ireland, 6 per cent.

* Three days' grace is allowed on Sight Drafts.

† Grace not allowed on Sight Drafts.



OF THE MOST COMMON COMMERCIAL AND LEGAL TERMS.

A. When written as an endorsement on the margin or face of a document A signifies *Approved* or *Accepted*, or *Audited*, as the case may be. The small *a* indicates *one* or *unity*; as, "One dollar a pound," meaning one dollar for each pound. When written @ it signifies *at*, as 12 lbs. at 50 cts.

A. 1. First quality; the Registry mark of underwriters, indicating first class. American vessels are registered A, and afterward distinguished by figures in descending grade, as A1, A1¼, A1½, A1¾, A2, etc. In the English Lloyds, "A1," denotes that the vessel is well built and seaworthy, the figure 1 indicating that her rigging, anchors, cables, etc., are in good condition; A2, indicates that the equipments are unsatisfactory. The ordinary expression as to the highest mercantile standing is "A No. 1."

Abandonment. Generally used in reference to the risks of marine insurance; the surrender of property to the insurers.

Abatement. A discount made for damage or overcharge, or for the payment of a debt before it is due.

Alien. Foreign; a foreigner; one of foreign birth, or one born in a foreign country.

Alien, Belligerency. The relation of an alien to a country or its people, against whom his own country is at war.

Amotion. Removal; a taking away; a turning out.

Accept. To acknowledge by signature, or agree to perform, according to the expressed terms.

Acceptance. A formal agreement by signature to pay a draft or bill according to its terms; the common title given to bills after they have been accepted.

Acceptance for Honor. An acceptance made after a bill has been protested for non-acceptance, for the honor of the drawer or any endorser.

Accommodation. The loan of money or of a name, without any other consideration than favor.

Accommodation Paper. Notes or bills drawn to be discounted, and not founded on actual sale of goods or *bona fide* indebtedness.

Account. A reckoning or statement; a systematic record of *debits and credits*, under the name of a person, species of property or cause, and showing the *result* of certain business transactions, as affecting such persons, property or cause.

Accountant. One skilled in accounts; a bookkeeper.

Account Book. A book containing accounts, or records preliminary or auxiliary thereto.

Account Current. A detailed statement of the transactions between parties for a certain period, showing what is the condition of affairs at the *current* or present time.

Account Sales. A detailed statement rendered by a commission merchant to his principal, showing the sales of certain goods, the expense attending the same, and the difference or *net proceeds*.

Note. The author would acknowledge his indebtedness, in the compilation of these commercial and legal terms, to Bryant & Stratton's New Counting-House Bookkeeping and Townsends Analysis of Commercial Law.

Accrue. To increase, to accumulate, as profits.

Acknowledge. To admit; as by letter to admit the receipt of money or goods; or by signature to certify to the genuineness of a deed or mortgage.

Acknowledgement. A receipt or admission.

Actionaire. The owner of shares in stock companies; a stockholder.

Actuary. A clerk of registry; the active officer in a life-insurance company; one skilled in annuities.

Acquittance. A release from debt or obligation; a written discharge or receipt in full.

Adjust. To put in order for settlement.

Adjustment. The settlement of a loss under a marine policy upon the principle of average. These settlements are often of a most intricate nature, and require the services of skilled professionals and experts. The term is often used—but less technically—in reference to fire insurance.

Admiralty Court. A judicial tribunal for the trial of cases arising on the high seas and coasts.

Adulteration. The debasing of an article or substance by spurious or less valuable admixtures.

Ad Valorem. According to the value. *Ad valorem* duties are an impost of a certain *percentage* on the cost or value of the article imported. *Specific* duties are levied upon the quantity, measurement or weight; as so many cents or dollars per gallon, yard or pound, as the case may be.

Advance. Money paid before goods are delivered; increase of value in merchandise; moneys or acceptances from the commission merchant to the consignor before the goods are disposed of.

Adventure. An enterprise or hazard; goods shipped to be sold on account and risk of the shippers.

Adventure in Co. Goods sent to be sold on joint account of the shipper and the consignee.

Advertisement. A public printed announcement of articles for sale or enterprises of any kind.

Advice. Information communicated by letter; usually the announcement of goods shipped, or bills sent for acceptance.

Affreight. To hire a ship for freight.

Affreightment. The freight of a ship.

Afloat. Merchandise arrived in port, but not delivered from vessel.

Agent. One commissioned to do business for another. The acts of an agent, when within the scope of his authority, are as binding as those of the principal for whom he acts.

Agio. A term used to denote the difference between the real and the nominal value of money; or between one kind of money and another; the rate of premium charged for accepting payment in one kind of money where the contract exacts another kind.

Agiotage. Speculation on the rise and fall of public funds.

Agreement. The meeting of minds; a contract.

Aliquot Part. A smaller number by which a larger number may be equally divided.

Alligation. A formula in commercial arithmetic for getting at the proportion of the different ingredients in a mixture and the value of the mixture.

Allonge. A paper attached to a bill of exchange when there are too many endorsements to be contained on the bill itself.

ALLOTMENT TICKET. An order for the periodical payment of a certain share of a seaman's wages to his family, during his absence at sea.

ALLOW. To concede or discount an amount to be paid, as an abatement.

ALLOWANCE. A deduction from the gross weight of goods.

ALLOY. A union of two or more metals, making a compound; in common usage, the alloy in a compound is understood to be the baser or less valuable metal; thus, gold is alloyed with silver or copper, silver with copper or brass, or nickel, etc. In fact, neither gold nor silver is ever used for coinage or manufacture in its pure state. As to coinage, the amount of alloy or depreciations is fixed by law in different countries; hence the word *alloy*—derived from *a la loi*.

AMOUNT. The sum total; the aggregate. *Gross amount* is the total without deduction; *net amount*, the total less deduction.

ANCHORAGE. A roadstead or suitable holding ground for ships to anchor.

ANGLE. A small measure of length in Bangalore, represented by three grains of rice, equal to about one inch.

ANKER. A common liquid measure in various parts of Europe, varying in the different countries from 9 to 10 gallons.

ANSWER. To be responsible for; to discharge a debt or obligation; to reply to a letter or query.

ANTAL. A wine measure in Hungary, holding about 13½ gallons.

APPLICATION. Making a request; the formal preliminary process for obtaining insurance.

APPLY. To appropriate in a particular way; as, applying proceeds in the payment of a specified debt.

APPRAISE. To set a price upon; to value.

APPRAISEMENT. Valuation of merchandise or other property.

APPRAISER. One who sets a value upon goods; a government official whose duty it is to examine and report the dutiable values of imported merchandise.

APPRECIATE. To raise the value of.

APPRIZE. Same as *appraise*.

APPROPRIATION. A sum set apart for a certain object.

ARBITRATION. A method of settling differences in business matters by referring the affair in dispute to two or more disinterested parties.

ARBITRATION OF EXCHANGE. The deduction of a proportional or *arbitrated rate* of exchange between two places through an intermediate place, in order to ascertain the most advantageous method of drawing or remitting.

ARTICLE. A clause in a contract; a distinct part of an agreement in writing; a particular commodity, as an article of merchandise.

ARTICLES OF COPARTNERSHIP. The text of a copartnership contract.

ASSETS. Resources; the property or effects of an individual, company, or corporation; used in contradistinction to liabilities.

ASSIGNAT. The name of the French paper issued by the government after the Revolution; nominally 100 francs.

ASSIGNEE. A person to whom the affairs of an insolvent debtor are referred for settlement. An assignee is, in effect, a trustee for the creditors, his duty being to make the most out of the property for their benefit.

ASSIGNMENT. The act or instrument by which the property and effects of an insolvent or embarrassed merchant are placed in the hands of an assignee.

ASSIGNOR. One who assigns or makes over his property and effects for the benefit of his creditors.

ASSOCIATION. A joint stock company.

ASSORTMENT. A variety of goods embracing all or most of the different kinds within the range of the avowed business; a quantity or variety of any kind of goods, which vary in form, color, quality or price.

ASSUME. To undertake or promise to perform any specified service.

ASSURANCE. A species of insurance; as contracts under which a certain sum is to be paid on the death of an individual, or upon a contingency which is *certain* to occur.

ATTACHMENT. A legal process by which property in the hands of a party not the debtor may be levied upon for the payment of a debt.

ATTORNEY. An agent; the authority under which an attorney acts is usually in writing, and under seal—called a "power of attorney."

AUCTION. A public sale to the highest bidder.

AUCTIONEER. One licensed to sell goods by public outcry or vendue. An auctioneer is considered the agent of both the buyer and the seller.

AUDIT. To examine and verify accounts.

AUDITOR. One who examines accounts; an officer of the government through whose hands all claims upon the treasury must pass.

AVERAGE. A fair sample; the adjustment of the proportion of loss sustained by insurers; the mean time for the payment of the whole of several sums due at different times.

AVOIRDUPOIS. Commercial standard of weight in the United States, England, and Dominion of Canada.

BALANCE. Scales for weighing; amount remaining due on settlement; the difference between the debit and the credit sides of an account.

BALANCE OF TRADE. The difference between the value of the exports and imports of a country.

BALANCE ACCOUNT. An account used to contain the balances of resources and liabilities, comprising an epitomized statement of the condition of a business.

BALANCE SHEET. A statement in condensed form showing the condition and progress of business.

BONA FIDE. In good faith; honestly.

BALLAST. Any heavy material placed in the hold of a ship to steady it in the water.

BALLOT. A Swedish term signifying ten reams of paper; used also to designate a small bale or package.

BALSA. A kind of float or raft used on the coast of South America for landing goods through a heavy surf.

BANCO. A commercial term used at Hamburg to distinguish bank money from the common currency.

BANKABLE. Funds which are received at the bank at par value.

BANK BALANCE. Amount on deposit at bank subject to draft.

BANK-BOOK. The book of a depositor in which each deposit is entered by the receiving teller, and which serves as the dealer's voucher.

BANKER. A dealer in money; one who is entrusted with the funds of another.

BANK HOURS. The time within which business is transacted at a bank, in most cities the hours between 10 a. m. and 3 p. m.

BANK-NOTES. The promissory notes of a bank which are payable on presentation at its counter; and on that account called money.

BANKRUPT. A person who is unable to pay his debts; or who is *broken up* in his business; the term usually applies to merchants or business men.

BANKRUPT ACT. The Congressional act or law providing for the discharge of bankrupt debtors.

BANKS. Corporate institutions chartered by State or Federal authority for the convenient transaction of monetary operations. They are authorized to receive money on deposit, to issue their own promissory notes, which pass as money; to discount paper, or lend money on security, etc. Their special privileges in these directions are granted upon the ground of the benefits which they confer, and in consideration of certain guaranties upon their part which render them safe and reliable.

BANK STOCK. The paid up capital of a bank, usually divided into shares of a certain amount, for which certificates are given, and which may be transferred by assignment.

BARGAIN. A contract or verbal agreement; used oftentimes in the sense of an advantageous purchase—as, "I bought it at a *bargain*."

BARQUE. A three-masted vessel carrying no square sails on her mizzenmast.

BARRATRY. Any species of fraud on the part of a shipmaster or mariners by which owners or insurers are injured.

BARREL. A measure of capacity for liquids, grain, salt, etc.

BARREL BULK. A measure of capacity for freight equal to 5 cubic feet.

BARTER. To traffic or trade, by exchanging one commodity for another.

BAZAAR. A word of eastern usage, signifying a place of exchange or general market place; a repository of fancy articles, especially of dress.

BEACON. A signal or light for the guidance of mariners; usually erected and sustained by government.

BEARER. The person bearing, holding or presenting for payment a note, draft, or check. Bills payable to bearer are negotiable without endorsement.

BILL. An account rendered in items; a general term for negotiable paper; as Bills Payable, Bills Receivable, Bills of Exchange.

BILL-BOOK. A book containing the particulars of all notes and drafts issued and received.

BILL HEAD. A printed form used by merchants for their bills and statements of account.

BILL OF EXCHANGE. A general designation given to drafts, either foreign or domestic. A foreign bill of exchange is usually drawn in sets of three, and sent by different steamers or other modes of conveyance, so that one at least will be sure to meet its destination. The payment of any one of these cancels them all.

BILL OF LADING. A written document signed by the proper officer of a vessel acknowledging the receipt of certain packages or quantities of goods, and promising to deliver the same "in like good order," at the plaee directed, dangers of the sea excepted.

BILL PARCELS. A detailed account of goods sold.

BILL OF SALE. An instrument given by the seller to the buyer, conveying his right and interest to and in the goods therein specified.

BILLS PAYABLE. Our notes and drafts payable to other parties.

BILLS RECEIVABLE. Other people's notes or drafts in our possession made payable to us.

BOARD OF TRADE. A voluntary association of merchants or business men organized and maintained for mutual benefit, and for the regulation of business affairs; also known as Chamber of Commerce, Merchants' Exchange, etc. Aside from the benefit of individnal contact and discussion of the vital questions of commerce, these associations act an important part in the arbitration and settlement of differences which arise between its members, and which might otherwise drift into expensive litigations. The awards and decisions of these boards of arbitration are rarely appealed from to the legal tribunals, and the rules and maxims thus established become at last a part of the law of the land known as the "Law Merchant."

BOND. A written instrument under seal, binding the party who executes it to perform certain expressed acts, usually to pay a certain sum of money at a certain time. The penalties for non-performance in a bond are usually placed at double the sum mentioned, for the purpose of covering cost of collecting, interest, etc.

BONDED WAREHOUSE. A building or warehouse in which imported merchandise is stored until the importer makes entry for withdrawal or consumption, and pays duties, or until he withdraws for re-exportation to a foreign country without paying duties. These warehouses are owned by private individuals, who engage, under sufficient guaranty, to perform their duties in strict accordance with the requisition of the warehousing laws, and who must first be designated and approved by the Secretary of the Treasury.

BONDSMAN. One who is bound, or gives security for the faithful performance of any contract.

BOOK DEBT. An entry or charge on a Ledger; called also an open account, in contradistinction to a written promise or note.

BOOKKEEPER. An accountant; one who keeps the accounts.

BOOKKEEPING. The art of recording business transactions in a systematic manner so that the results will be readily apparent, and so that the condition of the business, as to its resources and liabilities, losses and gains, may be ascertained with ease and exactness.

BOOK-TRADE. The business of printing, publishing and selling books.

BORROW. To receive for a time an article or a substance which is to be returned either in itself or its exact equivalent.

BOTTOMRY-BOND.—A contract in the nature of a mortgage upon a ship securing repayment of money advanced to the master or owner, who really pledges the bottom of his ship as security.

BOUGHT. Purchased; the past tense of buy.

BRAND. Technically, a mark made with a hot iron upon a cask or case; in common usage, a trade mark either written, engraved or printed, consisting of a simple device, picture, combination or name.

BREADSTUFFS. An American term applied to grain, flour, meal, etc.

BREAKAGE. An allowance made by the shipper or seller upon certain descriptions of fragile goods.

BROKER. An agent or middleman between buyer and seller; one who purchases or sells goods for others; a dealer in stocks.

BULL. A stock-exchange term applied to a person who, believing that a certain stock will rise in the market, makes his contracts upon that faith; contradistinctive of *Bear*, which signifies one who believes that a certain stock will decline in the market, and acts upon that belief. The contest between the *Bulls* and *Bears*, which creates such activity in the stock exchange, ' an effort on either hand to realize the hopes upon which these transactions are based.

BULLION. A commercial name for uncoined gold and silver.

BUSHEL. A standard measure of capacity used mostly to measure grain and dry products of various kinds.

The bushel adopted in the United States is a cylindrical vessel 18½ inches in diameter and 8 inches deep inside. Its capacity is 2150 42-100 cubic inches.

BUSINESS. Calling or profession; most frequently relating in some way to trade, though quite as appropriate in designating any regular occupation.

BUY. To purchase or bargain for.

CALCULATE. To ascertain or determine by mathematical processes, usually by the rules of arithmetic; to reckon; to adjust by comparison.

CALL. Demand for payment of an instalment due.

CALL AND PUT. A stock-broker's term relating specially to the practice of betting upon the future value of stocks.

CANCEL. To erase; to annul.

CAPITAL. Money or other property invested in business.

CAPITAL STOCK. Money or other property invested in an incorporated company.

CHOSES IN POSSESSION. Personal things of which one has possession.

CHOSES IN ACTION. Personal things of which the owner has not the possession, but merely a right of action for their possession.

COLLATERAL. That which is by the side, and not the direct line. That which is additional to, or beyond a thing.

COMMON LAW. That system of law, or form of the science of jurisprudence, which has prevailed for ages in England, and in the United States, in contradistinction to other great systems, such as the Roman or Civil Law. It is the unwritten law, as distinguished from the written or statute law. See *Statute Law*.

CONTINGENCY. That which may possibly come to pass; an event which may occur; a possibility; a casualty.

CONTINGENT. Possible, or liable, but not *certain* to occur.

COURT. A tribunal established for the administration of justice between parties.

COURT OF EQUITY. A court of chancery, having powers to afford relief in many respects beyond the jurdisdiction of courts of law.

CAPITALIST. The owner of money invested.

CAPITAL STOCK. A paid-in fund of a corporation or the amount of value which a man employs in his business.

CARAT. An imaginary weight that expresses the fineness of gold.

CARRIER. One who carries goods for another.

CARTAGE. The act of conveying goods by carts from one part of the city to another. The charges for such service.

CASH. Money; the medium of exchange, covering usually gold, silver, bank-notes, sight drafts, checks, etc.

CASH ACCOUNT. A record of receipts and disbursements of cash in the form of an account.

CASHIER. One who has charge of money, and superintends the receipts and payments.

CASH SALES. Sales for ready money.

CENTAGE. A rate by the hundred.

CERTIFICATE. A written testimony, a voucher; as a certificate of stock, or certificate of deposit.

CERTIFIED CHECK. A check which has been certified by the bank upon which it is drawn, making the bank absolutely responsible for its payment.

CHAMBER OF COMMERCE. See *Board of Trade*.

CHARGES. Expenses incurred in purchasing, packing and shipping goods.

CHARTER. An agreement by which a vessel is hired by the owner to another party.

CHARTER PARTY. A contract of affreightment in writing between the owner or master of a ship and the freighter, securing the use of the ship for a certain voyage upon certain conditions.

CHECK OR CHEQUE. An order on a bank for money drawn by one who has cash on deposit.

CHECK BOOK. A book of printed or engraved blank orders or checks.

CHECK CLERK. An officer or clerk in a bank who enters up the checks to dealers accounts.

CIRCULATING MEDIUM. Cash and bank notes payable on demand; the medium of exchange.

CLEARANCE. A document from a custom-house officer permitting a ship to depart on her voyage.

CLEARING HOUSE. A kind of banking exchange for the convenience of daily settlements between banks.

CLERICAL ERROR. An error in calculation or other accidental error on books or documents.

COIN. Pieces of metal stamped with certain impressions fixing their value as a medium of exchange.

COINAGE. Assaying and converting metals into pieces of money or coins.

COLLATERALS. Pledges or security for loans of money or other indebtedness.

COLLECTOR. One who collects bills or accounts; the chief officer of a collection district or custom-house.

COMMERCE. The exchange of merchandise on a large scale between different places or communities; extended trade or traffic.

COMMERCIAL. Pertaining to commerce and trade.

COMMERCIAL PAPER. Bills of exchange, drafts or promissory notes given in the course of business.

COMMISSION. A charge given or undertaken; percentage allowed upon business done.

COMMISSION AGENT. One who buys or sells on commission.

COMMISSION BROKER. Same as above.

COMMON CARRIER. One who for a pecuniary consideration engages to transport the goods or merchandise of any who may choose to employ him, from one place to another. Common carriers are restricted and privileged by law both for their own and the public benefit.

CONFIDENTIAL CREDITOR. A creditor who from the peculiar character of his claims is preferred over the ordinary creditor in the fullness of payment.

CONSIGNEE. The person to whom goods are sent or consigned.

CONSIGNMENT. Goods consigned to a correspondent or agent to be sold on account of the sender.

CONSIGNOR. The party who consigns or transmits goods.

CONSOLS. The leading government security of England, a fund formed by the consolidation of different annuities on which three per cent. interest is paid.

CONSUL. An officer commissioned to reside in a seaport of a foreign country, chiefly for the purpose of protecting the commercial interests of the subjects or citizens of the country accrediting him.

CONSUMPTION. A using up; the quantity consumed.

CONTRABAND. Trade carried on contrary to the laws of a country.

CONTRABAND GOODS. Articles prohibited by the laws to be imported or exported on certain conditions.

COOPERAGE. Charges for putting hoops on casks or barrels.

COPARTNERSHIP. An agreement between two or more persons for joining in a business enterprise, each having a proportionate interest therein.

CORNER. A term used to express a monopolizing arrangement entered into between dealers for the purpose of creating a fictitious value in any kind of produce, stocks or other commodity.

CORPORATION. Name applied to persons, usually several, authorized by law to transact business as an association or individual, under some name; as, the *Amoskeag Manufacturing Co.*, *Pennsylvania Railroad Company*, the *New Haven Printing Association*.

CORRESPONDENT. One who carries on intercourse with another by letter.

COST. That which has been expended in obtaining or producing an article.

COUNTERFEIT. A spurious imitation or forgery.

COUNTERMAND. A contrary order.

COUPON. An interest certificate which is *cut off* when payment is made.

CRAMPED. Pinched for money to meet engagements, in common parlance, "hard-up."

CREDIT. The opposite of debit; what is due to another; the time given for the payment of goods sold; reputation; pecuniary integrity.

CREDIT MOBILIER. A name given to a joint-stock company in Paris, established in 1852, with exceptional chartered privileges, among which were: 1. To originate and conduct trading enterprises of all kinds on the principle of limited liability. 2. To supersede or buy up companies, such as railroads and others, substituting scrip and shares of their own for those of the company. The term has become familiar to persons in this country through the congressional investigation of the Credit Mobilier Company of the Pacific Railroad.

CREDITOR. One to whom something is owing.

CREDIT SYSTEM. The system of selling goods on time.

CURB-STONE BROKERS. A term applied to a class of stock operators in New York, who do business on the sidewalk or pavement, constituting a kind of out-door stock-exchange.

CURRENCY. That which passes for money; usually applied to paper money.

CURRENT. Passing freely from hand to hand, as currency; now running.

CUSTOM. The patronage or support of any establishment; the revenue duties levied on imported goods.

CUSTOMERS. Those who are in the habit of purchasing from any concern, and who can be relied upon to do so.

CUSTOM-HOUSE. A place appointed by a government at ports of entry where vessels and merchandise are entered and duties upon imported goods collected.

CUSTOM-HOUSE BROKER. One who acts for merchants in the details of custom-house business, and who from the experience in the routine and other acquired knowledge is often able to facilitate the red-tape processes of the custom-house.

CUSTOM-HOUSE ENTRY. A statement made in writing to the collector of the district where the owners are consignees of goods.

CUSTOM-HOUSE OFFICER. A legally appointed agent of the government who attends to the details of the custom-house.

CUSTOM OR USAGE. That which has existed in practice among merchants or business men so long and uniformly as to be generally accepted in the place of written law. Common law is the embodiment of mercantile usage.

CUSTOMS. Taxes or revenue duties levied on goods exported or imported.

DONEE. One to whom a gift is made, or a bequest is given.

DORMANT. Silent; not known; not acting.

DURESS. Personal restraint, or fear of personal injury or imprisonment.

DAMAGED GOODS. Merchandise injured or impaired, from whatever cause.

DAMAGES. Claims against underwriters for amount of loss or injury, also against merchants on account of failure in whole or in part in fulfilling agreements, and from various other causes growing out of business.

DATE. Statement in a letter or upon a bill of lading, or on books of account of the day of the month and year upon which the letter was written, or the transaction effected.

DAY BOOK. The book upon which the consecutive transactions of a business are recorded, the book of original entry.

DAYS OF GRACE. The time usually allowed beyond the expressed time for the payment of negotiable paper. In nearly all States, three days of grace are allowed on all written obligations unless otherwise expressly stated.

DEAL. To trade or traffic; to buy or sell.

DEALINGS. Transactions between two or more persons.

DEALER. A trader in goods of any kind. The regular customers or depositors of a bank are called dealers.

DEBASE. To lessen in value by adulteration.

DEBENTURE. A certificate given by the collector of the port of entry to an importer for drawback of duties on imported merchandise; duties on which when the merchandise is exported are to be refunded.

DEBIT. A term used in bookkeeping to express the left-hand page of a ledger.

DEBT. That which one person owes another.

DEBTOR. One who owes.

DECIMAL. Any number expressed in the scale of tens.

DECIMAL CURRENCY. A currency based upon the decimal system, such as that of the United States.

DECLINED. Fallen in value.

DEFAULTER. One who is criminally deficient in his accounts.

DEFICIT. A deficiency; the difference between an accountant's statemen of assets and the assets themselves.

DEL. CREDERE. A commercial term implying a guarantee of the solvency of the purchaser.

DELIVERY. Transferring the possession of goods from one person to another.

DEMAND. A claim made for a debt due.

DEMURRAGE. Allowance made to the master of a ship for staying longer in a place than the time specified, either in loading or unloading, or from other cause.

DEPOSIT. Money paid on account of a purchase; money placed in a bank; gross amount to the credit of a dealer.

DEPOT. A place where goods are deposited; warehouse; storehouse.

DETERIORATION. Damage done; lessening in price or in value from any cause.

DISCHARGE. Unloading of a cargo of a vessel; to pay off or to clear by payment, as a debt.

DISCOUNT. An allowance for prompt payment on a bill or debt not due; a sum paid by way of interest for the advance of money.

DISCOUNT DAYS. The days in the week in which the directors or the discount board of a bank meet to consider paper offered for discount.

DIVIDEND. A division or share; proportional payment made to creditors out of the estate of a bankrupt; division of the profits received by stockholders from the earnings of a joint-stock company.

DOCKAGE. Charge for the use of a dock for a ship or vessel.

DOLLAR. A gold or silver coin of the United States which is the unit of value.

DOUBLE ENTRY. The system of entry which secures the *entire* record of a transaction; so called because for every transaction there are at least two entries, one on the debit and one on the credit.

DRAFT. A deduction allowed from the gross weight of goods; the number of feet which a ship sinks in the water; an inland or domestic bill of exchange, which is a written order or request by one person upon another for the payment of a specified sum of money at a specified time.

DRAW. To make a draft.

DRAWBACK. The paying back of duties by the government on the exportation of imported goods.

DRAWEE. The person on whom the draft or bill is drawn.

DRAWER. The party who makes the draft, or who requests that the payment be made.

DRAYAGE. Charge for hauling or conveying goods; called also *cartage*.

DRESS GOODS. A term applied to fabrics for the garments of women and children, most commonly to those made of mixed materials; as silk and cotton, silk and worsted, etc.

DRUMMER. A person employed by merchants to solicit customers.

DRY GOODS. A general name for textile fabrics, such as cottons, woolens, silks, laces, etc.

DRY WINES. Wines in which the saccharine matter and the ferment are so exactly balanced that no sweetness is perceptible.

DUE. That which is owed.

DUE-BILL. A written acknowledgment of debt; not transferable by mere endorsement.

DUN. To ask the payment of a debt.

DUTIES. A tax levied by the government on imported goods; money paid to the government on imports and exports.

ELEMENT. One of the simplest parts or principles of which anything consists; one of the fundamental or essential ingredients.

ELEEMOSYNARY. Relating to charity, alms, or almsgiving; intended for the distribution of charity; as, an eleemosynary corporation, college, or hospital.

ESTATE. The degree, quantity, nature and extent of interest which a person has in real property.

ESTOPPED. A preclusion of a person, arising from previous conduct, from asserting a fact inconsistent therewith. A man is estopped from contradicting what he has once avowed. A conclusive admission, which cannot be denied or controverted.

EQUITY. A branch of remedial justice, by and through which relief is afforded to suitors in the courts of equity. See *Court of Equity*.

EXECUTED. As applied to contracts, signifies already done, or accomplished, or performed.

EXECUTOR. One who is appointed by a testator, or by the court, to carry into effect the provisions of a will.

EXECUTORY. Yet to be performed.

EAGLE. A gold coin of the United States, of the value of ten dollars.

EARNEST. Money paid to the seller by a purchaser to bind a verbal bargain; delivery of part of the goods sold to bind the contract.

EASY. Not pressed for money.

E. E. An abbreviation for Errors Excepted, usually placed at the bottom of an account.

E. & O. E. Similarly used for Errors and Omissions Excepted.

EFFECTS. Moveable property; available funds.

ELL. An English measure of length, equal to 1¼ yards; the Scotch ell is 1 3-100 yards.

EMBARGO. Government prohibition of the departure of ships or goods from some or all of the ports within its dominion.

EMBARK. To proceed on board a vessel; to engage in any business.

EMBEZZLING. Fraudulently appropriating money or goods entrusted to his charge by a clerk or employe.

ENDORSE. To transfer by writing one's name on the back, as on notes or bills of exchange To guarantee payment.

ENDORSEE. The person in whose favor an endorsement is made.

ENDORSER. One who writes his name on the back of a note or bill of exchange, thus becoming responsible therefor.

ENGAGEMENT. An obligation or contract entered into.

ENGROSSER. One who buys large quantities of goods of any kind, in order to control the market.

ENGROSSING. Buying up of goods to sell again after holding long enough to make higher prices. The name is also applied to a line of ornamental penwork.

ENTERPRISE. Commercial adventure.

ENTREPOT. A bonded warehouse; a storeroom for the deposit of goods; a free port.

ENTRY. The record of any business transaction; the lodgment of a ship's papers in the custom house on arrival at a port of entry.

EQUIPMENTS. Necessaries for an expedition or a voyage.

EXAMINER. A custom-house officer who examines imported merchandise and compares the articles with the invoices.

EXCHANGE. The place where merchants of a city meet to transact business; a term used to designate that kind of mercantile transactions by which merchants pay debts to distant creditors without transmitting money.

EXCHANGE BROKER. One who negotiates foreign bills of exchange.

EXCISE. Taxes or duties on articles produced and consumed at home; internal revenue tax.

EXHIBIT. A transcript of ledger balances; a written statement of the affairs of a merchant.

EXPORT. To send goods to a foreign country.

EXPORT DUTY. A duty imposed by some governments on the exportation of certain kinds of merchandise.

EXPORTER. One who sends goods to a foreign country.

EXPORTS. The articles exported or sent out of the country.

EXPRESS. A regular and quick conveyance for packages, etc.; to transmit more rapidly than by ordinary means.

EXPRESS COMPANY. An association which, for a proper consideration, undertakes to carry and deliver packages of goods, money, etc., to the persons to whom such packages are addressed, at a shorter time than would usually be required by the ordinary modes of transmission.

EXTENSION. An agreement on the part of a creditor to allow further time for the payment of a debt; the extending of the various items of a bill to the final dollar and cent column.

FACTOR. An agent employed to sell goods or merchandise consigned or delivered to him, by or for his principal, for a compensation commonly called factorage or commission.

FRAUD. Intentional and successful employment of any cunning, deception or artifice, used to circumvent, cheat or deceive another.

FACE. The exact amount expressed on the face of a bill or other mercantile paper, without addition for interest or reduction for discount.

FACTORAGE. The commissions allowed to factors or commission merchants by those who employ them.

FACTURE. An invoice or bill of parcels.

FAIL. To become insolvent or bankrupt.

FAILURE. Suspension of payment; inability to meet mercantile engagements.

FAIR. Honorable; a grade above middling.

FALL. Decrease in price or value.

FALLING MARKET. A continuous decline in the price of merchandise.

FALLING OFF. Diminution of sales.

FALSE PRETENSES. Misrepresentations; statements made with a fraudulent design to obtain goods on credit.

FANCY STOCKS. Usually to the stocks of joint companies, subject to fluctuation in price.

FARTHING. A copper coin of England of the value of about one-half of a cent.

FIRE INSURANCE. An indemnity against loss by fire, obtained by payment of a premium or small percentage to an insurance company.

FIRM. The general title of a co-partnership.

FIRST CLASS. The best quality.

FIRST-HAND. Obtained directly from the manufacturer or maker.

FIVE-FORTIES. The commercial phrase for bonds issued by the United States, redeemable at the pleasure of the Government after any period not less than five years, and payable at any period not more than forty years from their date,—the bonds bearing interest at the rate of 6 per cent. per annum.

FIVE-TWENTIES. United States bonds redeemable at the pleasure of the Government after five years from date and payable twenty years from date; bearing interest at the rate of 6 per cent. per annum.

FIXTURES. That part of the furnishing of a store or office which is not moveable, such as gaspipes and burners, partitions.

FLAT. Dull of sale; a stock exchange term used to express the price of bonds, etc., when the sales are made without reference to accumulated interest.

F. O. B. Free on board; the bill or invoice with f. o. b. includes the transportation to the shipping port and all the shipping expenses.

FOOLSCAP. A long folio writing paper about 13½ by 16½ inches.

FOOTING. The expressed amount of a column or columns of figures; adding up columns of figures.

FORCED SALES. Sales of goods made under necessity or compulsion.

FOREIGN BILL OF EXCHANGE. A bill drawn by a person residing in one country or State upon a person residing in another country or State.

FORESTALLING. Buying up or preventing the arrival of provisions to market; any device to enhance the price of victuals or other provisions.

FORGERY. A fraudulent or counterfeit imitation or deception practiced in making or uttering a false note, bill of exchange, or other instrument; altering a note, check or order, with fraudulent intent.

FORWARDER. A forwarding merchant.

FRACTIONAL CURRENCY. Notes issued by the United States Government for the fractions of a dollar.

FRANC. The principal French silver coin of 100 centimes, worth 18 3-5 cents.

FRAUD. A dishonorable transaction; adulteration; in contracts, a misrepresentation or a concealment of facts.

FREDERIC D'OR. A gold coin of Prussia, value about $4.

FREE GOODS. Goods which are admitted into a country free of duty.

FREE TRADE. Commerce unrestricted by customs duty or tariff regulations.

FREIGHT. Charge made for the carriage of merchandise, the amount of which is generally specified in the bill of lading; the term is also used to express the cargo itself.

FUND. Money appropriated as the foundation of some commercial operation; money lent to government for a term of years, on which interest is paid.

FUNDED. Turned into a permanent loan, on which an annual interest is paid.

GRATUITOUS. Given without an equivalent or recompense; granted without claim or merit.

GAIN. Profit; increase in wealth.

GARBLED. Drugs, spices or other goods which have been sorted or picked and freed from impurities.

GAUGING. The art of measuring the contents of a cask or other receptacle.

GENERAL ORDER STORE. A government bonded warehouse to which, under a "General Order," all foreign merchandise is sent that is not claimed by the owner or consignee within a certain number of hours or days after the arrival of a vessel in port.

GO-BETWEEN. Agents for both parties.

GOLD COIN. Coin made of gold alloyed with copper or silver to render it sufficiently hard.

GOODS. All kinds of merchandise.

GOOD WILL. The interest which attaches to an established business, and which is supposed to inhere in it whoever may be its proprietor. The *good will* of a business is often as much a matter of purchase and sale as any other commodity. Its value depends upon the probability that force of habit or other cause will induce its former patrons to continue their patronage.

GRACE. See *Days of Grace.*

GRAIN. The collective name for all kinds of cereals.

GREENBACKS. A name for the bills originally issued as money by the United States Government during the Rebellion, the backs of which are printed with green ink.

GROCER. One who sells sugar, coffee, tea, spices, etc.

GROCERIES. A general name used for articles in household cookery, except meat and vegetables, as sugar, coffee, tea, spices, cheese, salt, butter, etc.

GROSS. Twelve dozen; the great gross is 12 times 12 dozen.

GROSS WEIGHT. The total weight of goods and boxes, bags or chests in which they are packed.

GUARANTEE. He to whom a guaranty is made; a promise to answer for the payment of some debt, or the performance of some duty, in case of the failure of another person, who is, in the first instance, liable to such payment or performance.

GUARANTOR. One who makes or gives a guaranty; one who engages to secure another in any right or possession.

GUARANTY. An undertaking to answer for the performance of a contract or the payment of a debt or duty of another in case of the failure of such other to pay or perform.

HAND. A measure of the hands breadth, four inches; used in measuring the heights of horses; style of hand-writing.

HANDBILLS. Advertisements printed on small sheets to be distributed by hand or posted in public places.

HAND MONEY. Money paid by the purchaser at the closing of a contract or sale.

HANDWRITING. A person's own penmanship.

HARBOR. A place where ships can anchor with safety; a port for loading and unloading.

HARBOR-MASTER. An officer who executes the regulations respecting harbors.

HARDWARE. A general name for all wares made of iron or other metal.

HAVEN. A port of shelter for ships; a harbor.

HOGSHEAD. A measure for wine or other liquids containing two barrels or 63 gallons.

HOLLOW-WARE. A trade name for camp and kitchen utensils made of cast iron or wrought iron.

HUSBAND. One who manages the concerns of a ship in person.

HUSBANDAGE. Allowance made to the managing owner or agent for attending to a ship's business.

IMPOLITIC. Not politic; contrary to the dictates of policy; unwise; imprudent; indiscreet.

INTESTATE. Dying without having made a valid will; a person who dies without making a valid will.

IN TOTO. In the whole, altogether; entirely.

IN TRANSITU. In a state of transition; going from one place to another.

IMPLEMENTS. Tools or instruments of whatever sort which serve the purposes of workmen in their proper occupations.

IMPORTATION. Bringing of commodities into a country.

IMPORTER. A merchant who brings goods from another country.

IMPORTS. The aggregate of merchandise brought into the country from foreign countries.

IMPOSITION. Tax, toll, duty or excise, prescribed by authority.

IMPOST. A duty or tax levied by government on goods imported.

IMPROVEMENT. Advance in prices; brisker demand for goods; an alteration for the better in the quality of goods.

INCOME. Total amount of earning and receipts of money from all sources.

INCOME TAX. A tax laid upon the income of a person or corporation beyond some prescribed amount which the law exempts.

INDEBTEDNESS. The state of being indebted.

INDEMNIFICATION. The act of securing against loss, damage or penalty; reimbursement of loss, damage or penalty.

INDEMNITY. A guarantee against loss.

INDEX. Alphabetical table of ledger accounts; any table of references or titles in alphabetical order.

INDULGENCE. Extension of time of payment; forbearing to press for payment.

INLAND BILLS. Drafts or bills of exchange drawn on a party in the same State as the drawer.

INLAND TRADE Trade conducted in the interior of a country.

INSOLVENCY. Bankruptcy.

INSOLVENT. Not having sufficient property or estate to pay one's debts.

INSOLVENT DEBTOR. A bankrupt.

INSTALLMENT. A part of a sum of money paid or to be paid at a particular time.

INSTANT. A day of the present or current month.

INSTRUCTIONS. Orders given by a principal to his agent in relation to his agency.

INSURABLE INTEREST. An interest which one has in ships or goods without having any right of control.

INSURANCE. A contract whereby, for a stipulated consideration, called a premium, an insurance company indemnifies the party insured against loss or injury to certain property or interests; the rate paid for indemnity.

INSURANCE BROKER. A broker or agent who effects insurance.

INSURANCE COMPANY. A company or corporation which insures against loss or damage.

INSURANCE POLICY. The instrument containing the contract by an insurance company with the person whose property or life is insured.

INSURED. The person whose property is insured.

INTEREST. A share in the business or its profits; a sum paid for the use of money; literally, *the use of money*.

INTEREST ACCOUNT. The account on a ledger which shows the amount paid and received for the use of money.

INTERNAL REVENUE. That part of the revenues of our government which is collected in the form of internal duties.

INVENTORY. A list of merchandise usually made out at certain periods of the business year, for the purpose of knowing the quantity and value of unsold merchandise, in order to ascertain the condition of the business.

INVESTIGATION. To examine and compare entries and vouchers.

INVOICE. A written account or bill of merchandise bought; a bill of items.

INVOICE BOOK. A book in which bills of purchase are copied or filed.

INVOLVED. Embarrassed by debts.

JETTISON. The voluntary throwing overboard at sea in case of extreme peril, in order to lighten the ship and preserve it.

JOINT TENANTS. Two or more persons to whom are granted lands or tenements to hold in fee-simple, fee-tail, for life, for years, or at will. The right of survivorship belongs to an estate thus held.

JUDGMENT NOTE. A note given in the usual form, and containing in addition a power of attorney to the payee, or other person, to appear and confess judgment for the sum therein contained, against the maker.

JURISDICTION. The authority by which judicial officers take cognizance of, and decide causes.

JEWELRY. Articles for personal adornment made of gold, silver, precious stones, etc.

JOBBER. One who buys goods from the importers and manufacturers, and sells to country merchants and retailers.

JOB LOT. Goods unsold at the end of the season; usually an irregular assortment.

JOINT STOCK. A stock or fund formed by the union of several shares from different persons.

JOINT STOCK COMPANY. An association of partners or stockholders whose interests are represented by the stock or shares they individually hold.

JOURNAL. A book of consecutive business record; usually the medium between the Day-book or Blotter and the Ledger.

JUNIOR PARTNER. The youngest member of a firm; one who acquires an interest in an established business.

KILOGRAMME. The French measure of weight equal to 2 1-5 lbs. avoirdupois or 15442. 42 grains.

KITING OR KITE-FLYING. Exchanging checks on different banks for the purpose of obtaining the use of money for a single day.

LAW MERCHANT. The general body of commercial usages in matters relative to commerce.

LIEN. A hold or claim which one person has on the property of another, as a security for some debt or charge.

LAME DUCK. A stock broker's term for one who fails to meet his engagements.

LAND. To disembark; to unload a ship's cargo.

LANDED. Taken from a vessel and placed on the wharf or pier.

LANDING. A place on the shore where vessels receive or discharge freight or passengers.

LANDSMAN. A sailor on board a ship who has not before been at sea.

LAY DAYS. Days allowed for loading or unloading a cargo.

LAY DOWN. A phrase used to express the entire cost of a commodity, including transportation, etc., at a place remote from its production or purchase.

LAY UP. To store; to reserve for future use.

LEAKAGE. An allowance of a certain rate per cent. for the waste of liquors by the leaking of casks.

LEASE. A contract for the occupation of a store or other building. Leases are usually in writing and run one year or more.

LEGAL TENDER. The name given to those notes which the government has declared shall be received in the payment of all ordinary debts.

LETTER. A written message, folded and sealed, sent by one person to another.

LETTER-BOOK. The book in which letters are transcribed or copied.

LETTER OF ADVICE. A book containing information of a shipment of goods, of a bill of exchange being drawn on the party addressed, or of some act done by the writer of the letter in which the person to whom it is written has an interest.

LETTER OF ATTORNEY. A writing by which one person authorizes another to act in his stead; commonly called power of attorney.

LETTER OF CREDIT. A letter authorizing credit to a certain amount of money to be given to the bearer.

LIABILITY. A debt or other legal claim against a person.

LICENSE. Legal permission to do a certain act, such as selling goods, etc.

LIVE STOCK. A general name for the domestic animals of the farm.

LLOYD'S. A marine insurance association or society of underwriters in London, England, deriving its name from the coffee house where it originated. The underwriters are persons who, for a premium, grant an indemnity to merchants against risks by sea. The number of members is about 200. The records of this society contain a complete history of the sea so far as concerns the number of shipwrecks, collisions, fires, piracies, mutinies, etc.

LLOYD'S REGISTER. A volume published annually, which gives information respecting vessels, their class, place, where built, materials, owners, etc.

LOAD. An undefined quantity of different commodities, as a cart-load, a boat-load; a defined quantity; as, in New York a cart-load of flour is 10 barrels; of bricks, 500; of cotton, three bales.

LOAN. That which is lent for a temporary purpose.

LONG MEASURE. Measure of length.

LONG PRICE. Price after the duties are paid.

LONGSHOREMEN. Men employed about wharves and docks in loading and unloading vessels.

LOSS AND GAIN. A term used in general to express fluctuation in value. As applied to an account, it means a collection of the particular losses and gains of a business, the result of net loss or net gain being shown by either side.

MAIL. The letters, newspapers, etc., transmitted in bags from one post-office to another.

MAIL-CARRIERS. Persons employed by the government to convey the mails.

MATURITY. Arrival of the time fixed for payment; termination of the period which a demand has to run; becoming due.

MERGER. The absorption of a thing of lesser importance by a greater, whereby the lesser ceases to exist, but the greater is not increased. For instance, a note on which judgment is recovered, is absorbed by and merged in the judgment.

MISFEASANCE. The performance of an act which might lawfully be done, but is done in an improper manner, by which another person receives an injury.

MITIGATION. Reduction; diminution; lessening the amount of a judgment, penalty, or punishment.

MANIFEST. List of a ship's cargo.

MANIFOLD WRITER. A book composed of sheets of paper covered with a preparation of plumbago, by inserting between which sheets of blank paper, and writing thereon with a steel style, several copies of the writing may be obtained at the same time.

MANUFACTURER. A person engaged in the business of working raw materials into wares suitable for use.

MANUFACTURES. Articles which have undergone the processes which prepare them for their ultimate uses.

MARINE INSURANCE. Insurance of a ship or cargo against loss or accidents at sea.

MARK. A letter, number, or device put upon boxes or packages shipped, or upon manufactured goods to distinguish them from others; a trade-mark.

MART. A place of sale or traffic.

MEASURE. The dimensions of anything reckoned according to some standard.

MERCANTILE. Having to do with trade; commercial; such usages and transactions as are recognized as proper among business men.

MERCANTILE AGENCY. A concern whose business it is to procure information relating to the standing and credit of country merchants, for the use of city merchants or others with whom they deal.

MERCANTILE PAPER. Notes or acceptances given by merchants for goods bought or received on consignment. This term is contradistinctive from accommodation paper, elsewhere explained.

MERCHANDISE. A general name for goods bought and sold by merchants.

MERCHANT. Ordinarily, any one who buys and sells goods. In New York the term is not generally applied to small dealers or shopkeepers. In some countries the term is applied only to those who are engaged in foreign commerce.

MERCHANTABLE. Salable; without defect; up to a standard in the material and manufacture.

MERCHANT MARINE. A collective term for the ships, vessels and steamers licensed and registered by any government to engage in commerce.

MERCHANT SERVICE. The management and navigation of shipping employed for commercial purposes.

MERCHANTS' EXCHANGE. The place of meeting of merchants in large cities where business is transacted at certain hours, and where the latest information regarding shipping prices, etc., is to be obtained.

MERCHANT SHIPS. Ships built for the purpose of commerce.

METALLIC CURRENCY. Silver and gold coins forming the circulating medium of the country.

METRIC SYSTEM. A system of weights and measures, based upon the idea of employing as the unit a uniform standard, the multiples and subdivisions of which should follow in decimal progression.

MINT. A place established by the government where money is coined.

MIXED FABRICS. Fabrics composed of two or more kinds of fibers, cotton, flax, silk, wool, alapaca, mohair and jute being the principal ones.

MONEY. A recognized measure of values; usually a coin—gold or silver—stamped by the government and generally accepted in the exchange of commodities at the stamped values.

MONEY MARKET. The condition which regulates the value in which the various moneys of account are held.

MONEY OF ACCOUNT. The denomination in which accounts are kept, in any country or locality; the standard by which values are measured.

MONEY ORDER. An order on a third requesting him to pay the person named a certain sum of money; not negotiable.

MONOPOLY. The sole power of dealing in any species of goods, or of dealing with a country or market, obtained either by engrossing the articles in market by purchase, or by a license from government.

MORTGAGE. The transfer of property to secure the payment of debt.

NEGOTIABLE. Applied to a contract, the right of action on which is capable of being transferred by delivery, or indorsement and delivery.

NEGOTIATION. The deliberation which takes place between the parties touching a proposed contract.

NOMINAL. Existing in name only.

NON-FEASANCE. The non-performance of some act which ought to be performed.

NOTARY PUBLIC. A public officer before whom acknowledgments of deeds and other instruments are made.

NAME. The business designation of a mercantile house or firm; the firm names of old mercantile houses are often continued for years after the individuals who composed the firm have ceased to have any pecuniary interest in the business. The firm name under which a business has grown up is valuable.

NATIONAL BANKS. Banking institutions established in the United States under the provisions of an act of Congress, the object of which is to unify the currency. Banks organized under this act can issue their individual notes only upon the basis of United States bonds deposited in the archives of the United States Government.

NEGOTIABLE PAPER. Notes, drafts or other written obligations which are transferable and pass readily from hand to hand.

NEGOTIATE. To propose or consider terms with a view to a bargain or agreement.

NET. The exact amount or weight without the bag, box or covering.

NET PROCEEDS. The actual return after deducting all charges and expenses.

NET PROFITS. The clear gain or result after deducting the losses from the gains.

NET WEIGHT. The exact weight of merchandise without case or covering.

NOTE. A written obligation to pay money or goods.

OVERT. Open to view; apparent; not covert or secret; manifest.

OLD ACCOUNTS. Unsettled bills, or open ledger balances of long standing.

ON SALE. Goods held and for sale by a party other than the owner; merchandise left by the owner with another person for sale.

OPEN ACCOUNT. A running or unsettled personal account.

OPENING. A term used by dry-goods merchants, milliners, etc., for the day on which they display new goods.

OPEN POLICY. An insurance policy covering undefined risks which provides that its terms shall be made definite by subsequent endorsements or additions.

OPTION. A stock-broker's term for the privilege of taking or delivering at a future day a certain number of shares of a given stock at a price agreed upon.

ORDER BOOK. The book in which orders received are entered; also the book which contains copies of orders sent out.

ORDINARY. A dismantled ship laid up in harbor; of a medium quality.

ORDNANCE. All kinds of large guns.

OUTFIT. A fitting out, as of a ship for a voyage.

OUTSTANDING ACCOUNTS. The book debts and claims which are yet to be collected.

OUTWARD BOUND. Ships departing for a foreign port.

OVER. Surplus; cash on hand not accounted for; money not required for the day's payment.

OVERCHARGE. A charge at a higher rate than that implied or agreed upon, or than the usual rates.

OVERDRAW. To draw for a greater sum than one's credit balance in a bank or with a banker.

OVERDUE. A note or obligation remaining unpaid after the time specified for its payment.

OVERSTOCK. A supply beyond the demand.

OVERTRADING. Buying goods beyond the means of payment, or beyond the demand for them.

OWE. To be in debt.

PAROLE. A French word signifying by *word* or *speech*; not written; especially not written and *sealed*.

POLITIC. Pertaining to or promoting a policy; well advised; according to good policy.

POST-OBIT. A compound word applicable to any obligation, promising to pay unusual interest by the promiser on the death of some one from whom he has expectations of property.

PRIMA FACIE. On the first view of the matter.

PACKAGE. A bundle or bale of goods.

PANIC. A financial crisis among business men, generally the result of over-trading and speculation.

PAPER CURRENCY. A circulating medium, composed of government or bank notes, which represent money.

PAR. Equality in nominal and actual exchange.

PAR OF EXCHANGE. The value of a coin or money of account of one country expressed in the standard of another. To ascertain the par of exchange between sterling and United States currencies, get the value of a pound sterling in "greenbacks."

PARCEL. A package.

PARTNER. An associate in business.

PARTNERSHIP. See *Copartnership*.

PART OWNER. One who owns part of a ship, but is not a partner; the separate rights of several owners of a ship, where the parties are not partners, and are not liable for each other's debts.

PASSAGE MONEY. The money paid for conveyance by sea.

PASS BOOK. A book in which a trader enters articles bought on credit, and then passes or sends it to the creditor for his information.

PASSENGER. A person taking passage in a public conveyance for the purpose of being transported from one place to another.

PASSPORT. A document carried by neutral merchant vessels in time of war to certify their nationality and protect them from belligerents; also a government document given to travelers which permits the person therein named to pass or travel from place to place, by land or water.

PAWNBROKER. One who lends money on pledge or the deposit of goods.

PAY. To discharge a debt; to make suitable return for expense or trouble.

PAYABLE. Justly due.

PAYEE. The one in whose favor a note or bill of exchange is drawn, or who is to receive the money.

PAYMENT. The discharge of a debt; that which is paid.

PERSONAL EFFECTS. Wearing apparel and other personal property in actual use.

PETTY CASH BOOK. A book containing a record of small receipts and disbursements.

PIECE. A definite quantity according to its kind, as of silk, muslin, or cloth.

PIGMENTS. Paints; generally applied to materials for oil painting.

POLICY. The writing or instrument in which a contract of insurance is embodied; a ticket, warrant, or written contract for money in a public fund or society.

PORT. A harbor for vessels.

PORT OF DELIVERY. A place designated by law where vessels may discharge their cargoes.

PORT OF ENTRY. A harbor where a Custom House is established for the legal entry of merchandise.

POSTAGE. The charge made by the government for carrying letters, etc., to different points.

POSTAGE STAMPS. Adhesive stamps of various values issued by the government for the prepayment of postage on letters, newspapers, etc.

PRECIOUS METALS. A phrase usually applied to gold and silver.

PREMIUM. The sum paid for insurance or indemnity; advances above par value.

PRICE. The sum of money at which a thing is valued.

PRICE CURRENT. A list of merchandise, with market price.

PRICE LIST. A written or printed list of articles for sale, with prices attached.

PRINCIPAL. An employer; the head of a commercial house; the sum on which interest accrues.

PROCEEDS. Result; sum realized from a sale.

PROCURATION. The instrument by which one person is empowered to transact the affairs of another; a power of attorney.

PRODUCE. A general name for farm products.

PRODUCE BROKER. A commission merchant who deals in produce.

PROFIT. The gain after deducting expenses.

PROFIT AND LOSS. See *Loss and Gain*.

PROMISSORY NOTE. A written promise to pay to a person named at a specified time a certain sum of money unconditionally.

PRO RATA. A proportional distribution.

PROTECTIVE TARIFF. A tariff of rates of duty which, for the protection of home manufacturers, discriminates by imposing higher duties than the uniform rates on certain imported commodities which enter into competition with home products.

PROTEST. A formal notice to the sureties of a note or draft, stating that the same was not paid at maturity; or to the drawer of a draft stating that the same was not accepted upon presentment.

PROVISIONS. In the prices current of England and the United States under this head are included butter, cheese, beef, pork, bacon, shoulders, hams and lard.

PURCHASE. To buy; to obtain by paying money or its equivalent.

QUASI. As if; in a manner; in some respects.

QUALITY. The relative condition of articles as to kind; used sometimes to denote relative value.

QUARANTINE. Restraint of intercourse to which a ship is subjected, upon the supposition that she may be infected with disease.

QUICKSALES. A demand for and ready sale of commodities.

QUOTATIONS. The published current prices of stocks, bonds, produce, etc.

REAL ESTATE. A term which is applied to land in its most enlarged signification, including everything that legally passes with it in making conveyance of the land.

RECOUPMENT. The right of the defendant, in the same action, to claim damages of the plaintiff.

RENUNCIATION. The act of giving up a right.

RESCIND. To cut off; to abrogate; to vacate.

REVOCATION. The recall of a power or authority conferred, or the vacating of an instrument previously made.

RECEIPT. A written acknowledgement of having received money or some other vauable consideration.

RECEIPT BOOK. A book in which receipts are taken for the payment of money.

RECIPROCITY TREATY. A commercial treaty between two nations, securing mutual advantages.

RECLAMATION. A claim made against the seller of goods which prove deficient or defective.

RECTIFICATION. A second distillation of alcoholic liquors for the purpose of purifying them; separating one liquid from another.

RED TAPE. The tape used in public offices for tying up documents, etc.; hence, official formality.

REGISTRY. The registration, or enrollment of ships at the custom house.

RENT. Amount paid for the privilege of occupying another's premises.

REPOSITORY. A name for some kinds of warehouses, as a carriage repository.

REPRISAL. The act of seizing ships, or property, as indemnity for unlawful seizure, or detention.

RESOURCES. Any species of property having a money value.

RE-SHIPMENT. Transferring goods from one conveyance to another.

RESPONDENTIA. A loan upon the cargo of a ship—the lender losing his money if the goods be lost in the course of the voyage, or by the perils enumerated in the contract; if not, the borrower must pay the sum borrowed with interest agreed upon.

RETAIL. To sell in small quantities.

RETIRE. To take up one's notes before due; to relinquish business.

REVENUE. The annual income of a State, or nation from all sources.

REVENUE CUTTERS. Small vessels employed to aid revenue officers in the collection of duties, or to prevent smuggling.

REVENUE OFFICERS. Officers employed by the government in the customs or excise service, under the direction and authority of the Secretary of the Treasury.

RIGGING. A general name for the ropes which support the masts and extend the sails of a ship.

SECONDARILY. A term applied to the liability of an endorser of a note, or the drawer of a bill, signifying that he is only *conditionally* liable, the maker of the bill, or accepter being primarily, or first liable.

SPECIALTY. A writing sealed and delivered under some agreement.

STATUTE LAW. A law established by act of the legislative power. The written will of the legislature expressed according to the forms necessary to constitute it the law of the State. The written law of the State in contradistinction to the common, or unwritten law. See *Common Law*.

SUBROGATION. The act of putting one thing in place of another. The substitution of one creditor to the rights and securities of another. It gives the substitute all the rights of the party for whom he is substituted.

SAFE-CONDUCT. That which gives safe passage; a passport; a pass, or warrant of security given to the captain of a neutral ship, to enable him to proceed on a particular voyage with safety.

SALE. The transfer of property from one person to another for a price paid or to be paid.

SALES. Much used to indicate the extent of business transacted for a given period, or to indicate relatively the general business of a commercial house.

SALESMAN. One who exhibits goods to customers, takes orders, etc.

SALVAGE. A compensation allowed to persons who voluntarily assist in saving a ship or her cargo, from peril.

SAMPLE. A small quantity, or piece of any kind of goods used to show the quality of the whole.

SANS RECOURS. (*Fr.*) Without recourse.

SEAPORT. A port accessible to sea-going vessels.

SEAWORTHY. Fit for a voyage.

SELL. To transfer to another for an equivalent.

SELLER. A vender; one who disposes of a thing in consideration of money.

SELLER'S OPTION. A term mostly confined to the sales of stocks, for a sale which gives to the seller the option of delivering the article sold within a certain time, the buyer paying interest up to delivery.

SELLING OUT. Disposing of the entire stock, usually to close the business.

SET-OFF. One demand placed against another.

SHIP. Any large sea-going vessel; especially a square-rigged, three-masted vessel.

SHIPMENT. Goods shipped; the act of loading a vessel for a voyage.

SHIPPED. Delivered to a vessel, railroad, canal boat, or any common carrier for transportation.

SHIPPING. The collective body of ships in one place; vessels of navigation generally.

SHIP'S PAPERS. Papers with which a vessel is required by law to be provided, such as the register, passport, bills of lading, invoice, log-book, etc.

SHIP-STORES. Relating to food, drink, and cooking utensils on board a vessel for use during a voyage; in England it includes rigging, extra spars, and other necessaries of that kind.

SHORT. Deficient in ready money; a term used by brokers when they sell stocks, or other property without owning them, the intention being to buy before the day of delivery at a less price than the present ruling rate.

SHRINKAGE. A reduction in the bulk of measurement.

SIGHT. Usually the time of presenting a bill to the drawee.

SIGHT DRAFT. A draft drawn payable *at sight*, or on presentation to the drawee.

SIGNATURE. The name of a person written by himself.

SIMPLE INTEREST. Legal interest on the principal only, not interest on the interest.

SINK. To lower in amount or value.

SINKING CONCERN. A business establishment, or firm continually losing money.

SINKING FUND. A fund set apart from earnings, or other sources of income, for the redemption of debts of government, or of a corporation.

SLEEPING PARTNER. Silent; one who has an interest in the profits without letting his name appear, or taking any part in the business.

SLOP SHOP. A shop where cheap ready-made clothing is sold.

SMUGGLER. One who avoids the payment of duties, by secretly importing goods into the country; a vessel engaged in smuggling.

SPECIE. Gold, silver, or copper, coined by authority, and used as a circulating medium of commerce.

SPECULATE. To purchase with the expectation of a contingent advance in value, and a consequent sale at a profit.

SPECULATION. Buying goods, lands, or stocks, in expectation of an advance in price, as distinguished from a regular trade in which the profit expected is the difference between the wholesale and retail price.

SPECULATOR. One who buys goods, stock, or land, expecting to hold them until they advance in price; an irregular dealer.

STAMP TAX. Charge for stamps required by law to be placed on certain legal documents and various manufactured articles.

STANDARD. That which is established by authority or custom, as a rule or measure of quantity.

STERLING. The current standard money of Great Britain.

STOCK. Capital in trade; the title of the proprietor of the business.

STOCK ACCOUNT. A ledger account representing the proprietor and showing the net investment.

STOCK BROKER. A broker who buys and sells stock for others on commission.

STOCK EXCHANGE. A place where brokers and bankers meet daily to buy and sell stock, bonds, etc.

STOCKHOLDER. One who holds shares in the capital stock of a joint-stock company.

STOCK-IN-TRADE. The property of a merchant which is actually employed in his business; the goods kept for sale.

STOCK JOBBER. One who speculates in stocks.

STOCK MARKET. The state of demand for stocks.

STOCK ON HAND. Unsold merchandise.

STOCKS. Shares in the capital stock of a joint-stock company.

STOPPAGE IN TRANSITU. The seller of goods on credit resuming possession after their shipment, before they get into the actual possession of the buyer.

STOPPED PAYMENT. Equivalent to the term failure; as when a merchant fails, or ceases to pay his notes or liabilities.

STORAGE. Amount paid for the privilege of storing goods in another person's warehouse.

STORE. A warehouse; a place where goods are sold. In England, where goods are sold at retail it is called a shop, and in the United States, a store.

STORE GOODS. Goods bought at a store as distinguished from those which are home-made.

STOREHOUSE. A place of deposit for merchandise.

STOREKEEPER. In the United States, a retail dealer, generally one who keeps a miscellaneous assortment of goods; also the officer who has charge of the United States bonded warehouse.

STORES. The supply of a ship, or family, as provisions, etc.

STOWAGE. The arrangement in a ship of the articles which make up the cargo, so as to prevent injury by friction or leakage of the vessel; also arrangement of merchandise in a warehouse.

SURCHARGE. An overcharge; rarely used in business.

SURETY. A person who binds himself to pay a sum of money, or perform some act in case of the failure of another to do so.

SURVEY. An examination into the condition of a ship or its cargo.

SURVEYOR. A person employed by marine insurance companies to inspect ships; also an officer of a fire insurance company who examines and reports on applications for insurance on buildings and merchandise.

SUSPEND. To stop payment.

SUSPENSE ACCOUNT. An account used to contain balances of personal accounts which may be considered doubtful. The proper method of keeping a "Suspense Acccount," however, is to place upon the credit side the separate amounts which appear upon the debit side of the doubtful accounts, debiting the same to Loss and Gain at once, thus permitting the doubtful accounts to remain upon the Ledger without the corresponding gain which such resource, if genuine, would imply.

SUTLER. An authorized vendor of provisions etc., to soldiers in camp or garrison.

TACIT. That which, although not expressed, is understood from the nature of the thing, or from the provision of the law; implied.

TENANTS IN COMMON. Persons holding land and tenements by several and distinct titles and not by a joint title, but occupied in common, the only unity recognized between them being that of possession.

TENOR. General drift or course of thought; purport; intent; in some instances, an exact copy.

TESTATOR. The person who has made a valid will.

TORT. A private or civil wrong or injury; a wrong independent of contract.

TALLY. A mode of keeping accounts by laying two sticks together and making similar notches in each. Therefore any method of marking or checking enumeration.

TALLY-MAN. One who receives payment for goods in weekly installments.

TARE. A deduction made from the weight of goods on account of the weight of the box, bag, cask, or other things containing them.

TARIFF. A rate of duty fixed by law on imports and exports.

TELEGRAM. A message sent by telegraph.

TELEGRAPH COMPANY. A company or corporation who own and control a line of telegraph wires.

TELLER. An officer who receives or pays money.

TEN-FORTIES. One of the first loans of the government during the war, so-called because of the privilege of the government to take it up in *ten* years, or to let it remain *forty* years, at its own option.

TERMS. The conditions of a sale, or agreement.

TEXTILE FABRICS. All kinds of woven goods, generally restricted to *piece* goods.

TIDE. Alternate ebb and flow of the sea at regular intervals.

TONNAGE. The weight of goods carried in a ship, or the amount of weight which a ship may carry; the whole amount of shipping estimated by tons; the gauge of a ship's dimensions.

TRADE. Commerce; the business of buying and selling for money; traffic; a general term indicating the condition of the market.

TRADE AND COMMERCE. In this phrase, the word trade conveys the idea of home traffic, and the word commerce the idea of more extensive and varied traffic—inter-state and inter-national.

TRADE DISCOUNT. An allowance or discount made to a dealer in the same trade.

TRADE-MARK. A device, writing, or ticket put upon manufactured goods to distinguish them from others, and protect the manufacturer from fraudulent imitations.

TRADE-PRICE. The price at which goods are sold to those in the same trade.

TRADE WIND. A wind in the torrid zone which blows from the same quarter throughout the year, unless when affected by local causes; so-called because of its advantages to navigators, and hence to trade.

TRANSSHIP. To transfer merchandise from one conveyance to another.

TRANSSHIPMENT. The act of transferring merchandise from one conveyance to another.

TRANSIT. A line of passage, or conveyance through a country.

TRANSPORT. A ship, or vessel employed to carry goods from one place to another—especially stores, or goods for the government.

TRANSPORTATION. Carrying from one place to another.

TREASURY NOTES. Notes of various denominations issued by the government, and received in payment of all dues, except for duties on imported goods.

TREATY. An agreement between two nations made with a view to extend the commercial intercourse of the contracting parties. The President of the United States has power to make treaties with foreign governments, with the concurrent vote of two-thirds of the Senate.

TARE. An allowance to purchasers for waste, of 4 lbs. on every 104 lbs. of weight after the tare is deducted.

UNCLAIMED GOODS. Merchandise remaining in the government stores for three years after importation, or upon which duty has not been paid within the time prescribed by law; such merchandise is appraised, advertised, and sold at public auction as "unclaimed goods."

UNCURRENT MONEY. Money that does not pass for its face.

UNDER PRICE. Below the regular price.

UNDERSELL. To sell at lower prices than those in the regular trade.

UNDERWRITER. One who insures a vessel or cargo; so-called because he underwrites his name on the conditions of a policy.

UNMERCHANTABLE. Unsalable from any cause.

UNSEAWORTHY. Not fit for a voyage.

UNSOUND. Merchandise, the value of which is impaired.

USANCE. Business custom, or habit which is generally conceded and acted upon.

USURY. The taking of more than legal interest for the use of money.

VALID. Of binding force; strong; effectual.

VENDEE. One who purchases a thing; one to whom a thing is sold.

VENDOR. A seller; a vender; the one who sells a thing.

VOID. That which has no force, or effect.

VOIDABLE. That which has some force, or effect, but which, in consequence of some inherent quality, may be legally annulled or avoided.

VALUATION. The estimated worth of a thing.

VALUE. To estimate the worth of.

VALUE RECEIVED. A phrase usually, but not necessarily, forming a part of the body of a promissory note, or bill of exchange, to denote that a consideration has been given for it.

VENTURE. A term used by seamen, and sometimes by owners and captains of vessels, for adventure.

VOUCHERS. Receipts, memoranda, entries, or documents, the production of which establishes a fact.

WAIVER. The relinquishment, or refusal to accept of a right.

WARRANTY. A covenant of security; a promise, or stipulation by deed; insurance against defects; assurance.

WHARFINGER. One who owns or keeps a wharf, for the purpose of receiving and shipping merchandise, to or from it, for hire.

WARES. Merchandise of any kind.

WAREHOUSE. A storehouse for goods.

WAREHOUSING. Storing goods in a warehouse.

WASTE. Refuse; chippings, remnants, etc., of manufactures, many of which are valuable, and have a recognized place in commerce.

WASTAGE. Shrinkage, loss in handling, etc.

WATER-LOGGED. Said of a ship when she has received so much water into her hold by leakage, as to become heavy and unmanageable.

WATER-MARK. A letter, or device wrought into paper during the process of its manufacture.

WAY-BILL. A document containing a list and description of goods sent by a common carrier by land.

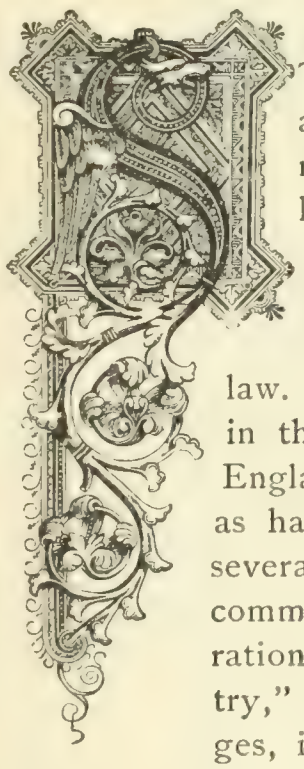
WHARF. A landing place for the convenience of loading and unloading vessels.

WHARFAGE. Money paid for the use of a wharf.

WHOLESALE DEALER. One who buys his goods from first hands, and sells in large quantities to other merchants.

WRECKED GOODS. Merchandise taken from a wreck, or picked up while floating on the water after the wreck of a vessel.

The Law of Merchants or Mercantile Transactions.



STATUTE LAW is a law enacted by legislatures in a formal and regular way; these laws comprise a great proportion of the laws in force.

Common law is all law in force not enacted or statute law. The common law consists, in the first place, of all law of England recognized by our courts as having been in force in the several States, whether statute or common, at the time of our separation from "the Mother Country," and all those universal usages, inferences from, or applications of, established law, which our courts have recognized as having among us the force of law. Common law has no other authority excepting the decisions of the courts, and it is impossible to know the common law except by looking over those decisions. Hence the great value and importance of the reported decisions as published by official reporters in the several States.

The law of merchants or mercantile transactions, is a very important part of the common law, especially to all men in business. The courts of our country have always acknowledged that the custom of merchants, if proved to be so nearly universal and long established that it must be considered it is known by all merchants, and that all bargains are made with reference to it, constitutes a part of the law of merchants, and the law of merchants is a part of the common law, therefore, having the full force of law.

It must be admitted by every student that business men should know something of the most general laws of business, as the law of partnership; how to make agreements; how to conduct sales; how to make notes; how to collect them, and the like. And all men should know so much of the ordinary law as protects and defines their common and universal rights. A knowledge of the principles or rules of business law would prevent the many important mistakes which are made every day, leading to much loss and difficulty. The author has endeavored to make the laws plain by themselves, so that when questions arise the answers may be found thorough and satisfactory. A great variety of forms have been given, though the exact facts of every case may not be covered by them, but accurate forms will be found of all sorts, so that any person may select the form nearest to his particular need, and easily make any alterations which his case requires.

AGREEMENTS AND CONTRACTS.

AN agreement is an arrangement entered into by two or more persons, by which each agrees to do, or binds himself to perform, certain specified acts within a certain time.

No agreement which the law will recognize and enforce exists, until the parties to it have agreed upon the same thing in the same sense.

In all matters of importance, agreements should be in writing, though verbal agreements are binding.

Great care should be taken, in drawing an agreement, to explicitly state all that either party agrees to perform, and the time of such performance. Nothing should be left out of a written instrument, for it is a rite of law that no oral testimony shall control a written agreement unless fraud can be proved. Against fraud nothing stands. In construing an agreement, the actual and honest intention of the parties is always regarded as an important guide. But it must be their intention, as expressed in the contract. If the parties, or either of them, show that a bargain was honestly but mistakenly made, which was materially different from that intended to be made, it would be good ground for declaring that there is no agreement.

All agreements must show that they are made for a valuable consideration. A failure to do this renders them void in law.

When promises are mutual, and the promise of one is the consideration of the other, they are valid

An agreement or guaranty for the payment of a note, like any other promise *without* any other consideration, is in law void, unless the undertaking is cotemporaneous with the original debt. If any portion of the entire consideration of an agreement is illegal as against morals or public policy, the whole of the contract is void.

Fraud annuls all obligations and all agreements into which it enters, and the law relieves the parties defrauded. If both of the parties to the agreement act fraudulently neither can take advantage of the fraud of the other, and if one acts fraudulently he cannot set his own fraud aside for his own benefit.

If an agreement upon which a party relies be oral only, it must be proved by evidence, but if in writing it proves itself.

A custom or usage cannot be considered a part of a contract, if the parties see fit to exclude and refuse it by words of their contract.

Agreements valid in the place where made are valid everywhere, unless immoral or contrary to public policy; so also contracts void by the law of the land where made are void every where.

Punctuation or bad spelling are not regarded in the construction or interpretation of a written instrument, and will not avoid a contract where the interpretation of the parties is clear.

In a contract to be performed within a certain time after date, the day of the date is excluded; and a contract to complete a work by a particular time means that it shall be done before that time. A contract cannot be rescinded unless by consent of both parties.

A person making a contract to a contract, binds not only himself but his legal representatives. Such representatives may therefore sue on a contract, although not named in it.

A contract for the hire or service of an agent, clerk, or servant need not be in writing, unless by the terms of contract the employment is to extend beyond a year.

Contracts written in pencil are binding in law, but pencil marks are easily erased, hence it is best to write them in ink.

Each party to an agreement should receive a copy and carefully preserve it. They should carefully examine their copy with the original,

and reject it if erasures and interlineations are inserted in the body of contract, unless these corrections are specified as such on contract, before being signed.

A contract may be void for want of some formality required by law.

The English law of frauds has been substantially copied in nearly all States of the Union. In New York State a contract is void if the consideration be not expressed in the instrument; in most of the other States this is not required, but any consideration will answer.

The renting of a house, store, etc., for more than one year is void, unless the same is in writing; so, also, is an agreement for a year's service, to commence at a date; so is a contract to sell goods exceeding a certain sum, fixed by statute laws of each State; so is, also, an agreement for the sale of lands or real estate of any kind, etc.

Contracts or notes written on Sunday are void, but if written on Sunday and delivered on another day of the week they are valid.

When a contract occurs by correspondence, the mailing of the letter containing acceptance of a proposition completes the contract, provided the acceptor does not delay until after a second letter reaches him withdrawing the proposition made in the first; the offer is then effectually withdrawn.

A formal contract need not be drawn up with technical precision, and the useless repetitions which often encumber legal instruments may always be omitted, as they give no strength to the contract.

Where the language of an agreement is plain and unequivocal there is no room for construction, and it must be carried into effect according to its plain meaning. In the drawing up of agreements good legal advice is often important and necessary.

NOTE.—Where parties agree to rescind a sale once made and perfected without fraud, the same formalities of delivery are necessary to revest the property in the original vendor which were necessary to pass it from him to the vendee.

DAMAGES FOR BREACH OF CONTRACT.

THE general rule of law respecting the measure of damages is, that where an injury has been sustained for which no remedy exists in law, that remedy shall be commensurate with the injury sustained.

In a breach of contract without actual loss, the plaintiff is entitled to judgment for nominal damages and costs.

Anticipated profits or speculations in real property cannot be recovered as damages for a breach of contract. Actual expenditures under the contract may be recovered.

In loss of goods by common carriers the measure of damages is the wholesale price of goods at the place where they were to be delivered, less the freight on same.

A failure to deliver property according to contract entitles plaintiff to the value of such property at the time and place fixed for delivery.

A failure to convey land according to covenant entitles plaintiff to the value of the land at the time the conveyance was to be made.

The measure of damages on a covenant to convey real estate in the absence of fraud, is the purchase money and interest.

The measure of damages on all contracts to deliver goods on demand is the value of the property at the time of the demand.

If a party contracts to employ another for a certain time, at a specified compensation, and discharges him, without cause, before the expiration of time, the plaintiff can obtain judgment for full amount of wages for the whole time, provided he does not engage in any other business. A claim for diminution of damages by defendant, in such a case, would be allowed by the court.

General Form of an Agreement.

This agreement, made this day of...., one thousand eight hundred and....., between George Brown, of the.....of ...., in the county of.....and State of....., of the first part, and William Baxter, of the.....of....., in the county of...., State of....., of the second part, witnesseth: That the said George Brown, in consideration of the covenant on the part of the party of the second part hereinafter contained, doth covenant and agree to and with the said William Baxter, that—[here insert the agreement on the part of George Brown]; and the said William Baxter, in consideration of the covenants on the part of the party on the first part, doth covenant and agree to and with the said George Brown, that [here insert the agreement on the part of William Baxter; if money, state the amount, whether in cash, notes, etc.]

In witness whereof, we have hereunto set our hands and seals, the day and year first above written.

Signed, sealed and delivered in presence of
J. Charles Sears,
Frank Butler.

GEORGE BROWN, L. S.
WILLIAM BAXTER. L. S.

A General Agreement, as used in the Western States.

Articles of Agreement, Made this.....day of.....in the year of our Lord one thousand eight hundred and..... between.....party of the first part, and.....party of the second part,.....

Witnesseth, That the said party of the first part hereby covenants and agrees, that if the party of the second part shall first make the payments and perform the covenants hereinafter mentioned on.....part to be made and performed, the said party of the first part will..... And the said party of the second part hereby covenants and agrees to pay to said party of the first part the sum of..... dollars, in the manner following:.....dollars cash in hand paid, the receipt whereof is hereby acknowledged, and the balance..... with interest at the rate of.....per centum per annum, payable.....annually. And in case of the failure of said party of the second part to make either of the payments, or perform any of the covenants on.....part hereby made and entered into, this contract shall, at the option of the party of the first part, be forfeited and determined, and the party of the second part shall forfeit all payments made by.....on this contract, and such payments shall be retained by the said party of the first part in full satisfaction and in liquidation of all damages by.....sustained, and.....shall have the right to..... .....

It is mutually agreed that all the covenants and agreements herein contained shall extend to and be obligatory upon the heirs, executors, administrators and assigns of the respective parties.

In Witness Whereof, The parties to these presents have hereunto set their hands and seals, the day and year first above written.

Signed, sealed, and delivered in presence of

(Signature.) L. S.
(Signature.) L. S.

Agreement to Sell Shares of Stock.

This agreement, made this day of...., one thousand eight hundred and....., between George Brown, of the.....of ...., in the county of.....and State of....., of the first part, and William Baxter, of the.....of....., in the county of...., State of...., of the second part, witnesseth: That, in consideration of the agreement of George Brown, hereinafter contained, the said William Baxter agrees to sell, transfer and convey to the said George Brown, on the...day of.... next,....shares of the...., now owned by the said William Baxter, and standing in his name on the books of said company, and to execute and deliver to the said George Brown all necessary assignments, transfers, and conveyances, to assure and convey the same to the said George Brown, his executors, administrators, and assigns, forever.

In consideration of which, the said George Brown agrees with the said William Baxter to pay to him.....dollars for each share of the said capital stock, on the said....day of ....next.

In Witness Whereof, we have hereunto set our hands and seals, the day and year first above written.

Signed, sealed and delivered in presence of
J. Charles Sears,
Frank Butler.

GEORGE BROWN, L. S.
WILLIAM BAXTER. L. S.

A Full and Minute Building Contract.

An Agreement, of two parts, made this ....day of..... in the year one thousand eight hundred and.....by and between.....part.. of the first part and....part....of the second part.

The said part..of the first part, in consideration of the sum of money to be paid by the said part...of the second part, as hereinafter mentioned, and the covenants and agreements hereinafter recited, to be kept and performed by the said part ...of the second part, do.....for..... sel .....and..... Covenant, Promise, and Agree, to and with the said part ....of the second part,.....that ..... the said part.. of the first part, shall and will, in a good and workmanlike manner, and according to the best of.....art and ability, do and perform the following work, and provide..... materials for the same, that is to say:

The whole of said work is to be performed, and all the said materials furnished in conformity with the plans and specifications of the same, as made by.....the Architect.. hereby appointed by said part..of the second part, which plans and specifications bear even date herewith, and are signed by the parties hereto, and under the superintend-

ence and direction of.....hereby appointed SUPERINTENDENT.. and AGENT.. of the said part..of the second part, which plans and specifications are to be considered as forming a part of this agreement, as if herein fully written and drawn.

The said part.. of the first part further agree... that the work aforesaid shall be commenced and be constantly prosecuted, and the materials aforesaid promptly furnished..... ....and that all said work shall be completed on or before the.....day of.. ...in the year one thousand eight hundred and ....., and, furthermore, that no charge of any kind shall be made by the said part....of the first part to the said part..of the second part, beyond the sum of.....dollars, unless the said part..of the second part, and the said Superintendents, shall alter the aforesaid plans and specifications, in which case the value of such alterations shall be added to the amount to be paid under this contract, or deducted therefrom, as the case may require; it being expressly understood that no extra work of any kind shall be performed, or extra materials furnished, by the said part..of the first part, unless authorized by the said part..of the second part, and the said Superintendents in writing; and that the said part.. of the second part, and the said Superintendents may, from time to time, make any alteration of, to, and in the said plans and specifications, upon the terms aforesaid.

The said part... of the first part, for. .sel...and...legal representatives, further promise....and agree....that insurance shall be effected upon the building, as soon as the roof is put on and covered; the amount of said insurance to be for such sum as the said part..of the second part, and the said Superintendents shall direct, to be further increased, from time to time, at the direction of the said part..of the second part, and the said Superintendents; the policy to be in the name and for the benefit of said part ...of the second part, or ...legal representatives, and to be made payable, in case of loss, to.....for whom it may concern;—each party to this agreement hereby agreeing to pay one-half the cost of such insurance.

The said part..of the second part, for....sel....and.... legal representatives, in consideration of the materials being provided and the labor done as herein required, and all other of the stipulations, requirements, matters and things herein set forth, being kept and performed by said part....of the first part, COVENANT, PROMISE, and AGREE, to and with the said part..of the first part:..... that.... will well and truly pay, or cause to be paid, unto the said part....of the first part, or....legal representatives, the sum of.....dollars, in the manner following:—

It is agreed by and between the parties to this agreement, as follows:

1st. That for each and every day's delay in the performance and completion of this agreement, or of any extra work under it, after the said....day of.....in the year one thousand eight hundred and....., there shall be allowed and paid by said part....of the first part, to said part....of the second part, or.....representatives, damages for such delay if the same shall arise from any act or default on the part of the said part....of the first part.

2d. That the said part....of the first part, or.....representatives, shall not be delayed in the constant progress of the work under this agreement, or any of the extra work under the same or connected therewith, by said part..of the second part, or by his Superintendents or any other contractor employed by the said part....of the second part, upon or about the premises; and for each and every day, if any,.... shall be so delayed,....additional day....to be allowed,.... to complete the work aforesaid, from and after the day hereinbefore appointed for its entire completion, unless upon the contingency provided for below in the 5th article.

3d. That each and every person employed, by sub-contract or "piece work," by the said part....of the first part, in the providing materials or performing labor or works in the fulfillment or execution of this agreement, shall be, in the opinion of the said Superintendents, a suitable, competent, and satisfactory person.

4th. That the said part....of the first part shall and will engage and provide....own cost and expense, during the progress of the works under, and until the completion and fulfillment of this agreement, a thoroughly competent "Foreman of the Works," whose duty it shall be to attend to the general supervision of all matters hereby undertaken by said part....of the first part, and also to the correct and exact making, preparing, laying-out, and locating of all patterns, molds, models, and measurements in, to, for, and upon the works hereby agreed upon, from and in conformity with the said plans and specifications, and according to the direction of said Architects.

5th. That if at any time during the progress of the work the said Superintendents shall find that said work is not carried forward with sufficient rapidity and thoroughness, or that the materials furnished, foreman of the works, sub-contractors or workmen employed by the part....of the first part, are unsatisfactory, and insufficient for the completion of the work within the time and in the manner stipulated in the plans and specifications aforesaid,.....shall give notice of such insufficiency and defects in progress, materials, foreman, sub-contractors, or workmen, to the part..of the first part; and if within three days thereinafter such insufficiency and defects are not remedied in a manner satisfactory to ... ..the part..of the second part, through the agency of said Superintendents, or otherwise, may enter upon the work, and suspend or discharge said part..of the first part, and all employed under him, and carry on and complete the work, by "days' work," or otherwise, as.....may elect, providing and substituting proper and sufficient materials and work men, and the expense thereof shall be chargeable to the said part..of the first part, and be deducted from any sum which may be due to him on a final settlement; and the opinion of said Superintendents shall be final, and their certificate in writing conclusive evidence between the parties hereto, on all questions and issues arising on or out of this fifth article of this Agreement, subject to the final decision of the referees hereinafter named.

6th. That the said part..of the first part shall be solely responsible for any injury or damage sustained by any and all person, or persons, or property, during or subsequent to the

progress and completion of the works hereby agreed upon, from or by any act or default of the said part. . of the first part; and shall be responsible over the part. . of the second part for all costs and damages which said part. . of the second part may legally incur by reason of such injury or damage; and that the said part. . . of the first part shall give all usual, requisite, and suitable notices to all parties whose estates or premises, being adjoining those upon which the works hereby agreed upon are to be done, may or shall be any way interested in or affected by the performance of said works.

7th. That the said part. . . . of the first part shall, from time to time, during the progress of said works, apply to the said Architects for all needful explanations of the true intent and meaning of the said plans and specifications; and that "working-plans" shall, at the expense of the said part. . . . of the second part, be from time to time, and whenever requisite, furnished by the said Architects to the said part. . . . of the first part, upon reasonable notice being given to the said Architects that the same are requisite and needful; and, further, that the said part. . of the first part will not and shall not, in the execution, performance, and fulfillment of this agreement, in any way deviate from the entire and exact compliance with, adherence to, and fulfillment of, the said plans, "working-plans," and specifications, by reason of any practical difficulty which, in. . . . opinion, may or shall arise or occur; unless some such deviation shall, in the opinion and by the certificate of the said Architects, become absolutely necessary and unavoidable, in which case said part. . . of the first part. . . . to make such deviation as. . . . . may be directed by said Architects.

And Whereas it is the intention of the parties hereto, that the said part. . of the first part shall bear and pay all the expenses necessary for and incident to the carrying into full and entire execution and completion all the works contemplated in this agreement, it is further understood and agreed by and between the parties to this agreement, that in case any lien or liens for labor or materials shall exist upon the property or estate of the said part. . . of the second part, at the time or times when, by the foregoing terms or provisions of this agreement, a payment is to be made by the said part. . . of the second part to the said part. . . . of the first part such payment, or such part thereof as shall be equal to not less than double the amount for which such lien or liens shall or can exist, shall not be payable at the said stipulated time or times, notwithstanding anything to the contrary in this agreement contained; and that the said part. . . . of the second part may and shall be well assured that no such liens do or can attach or exist before. . . . shall be liable to make either of the said payments.

It is expressly understood by the part. . . . of the first part, that all the works described or referred to in the annexed specifications are to be executed by the said part. . . . of the first part, whether or not the said works are illustrated by the aforesaid plans or working-drawings; and that said part. . . of the first part. . . . to execute all works shown by the aforesaid plans and working-drawings, whether or not said works are described or referred to in the said specifications.

If any apparent discrepancy shall be found to exist between the plans, working-drawings, and the specifications, the decision as to the fair construction of said discrepancy, and of the true intent and meaning of the plans, working-drawings, and specifications, shall be made by the Architects hereinbefore named; and said part. . . . of the first part shall provide and execute the said works in accordance with said decision, —with the right of a final decision by the referees hereinafter named,—as a part of the original works undertaken by said part. . . . of the first part.

And Further Know all Men, That the parties hereto of the first part and of the second part severally, respectively, and mutually, hereby agree to submit, and hereby do submit, each, all, and every demand between them hereinafter arising, if any, concerning the value of any changes of, or omissions in, or additions to, the afore-mentioned plans or specifications, or concerning the manner of performing or completing the work, or the time or amount of any payment to be made under this agreement, or the quantity or quality of the labor or materials, or both, to be done, furnished, or provided under this agreement, or any other cause or matter touching the work, the materials, or the damages contemplated, set forth, or referred to, in or by this agreement, or concerning the construction of this agreement, to the determination of. . . . . the award of whom, or the award of a majority of whom. . . . . being made and reported within. . . . . year from the time hereinbefore fixed upon for the final completion of this agreement, to the Superior Court for the County of. . . . . , the judgment thereof shall be final; and if either of the parties shall neglect to appear before the Arbitrator. . . , after due notice given. . . of the time and place appointed for hearing the parties, the Arbitrator may. . . . . proceed in. . . . absence.

In Witness Whereof, The parties aforesaid have interchangeably set their hands and seals the day and year first above written, to this and. . . . . other instrument. . . of like tenor and date.

(*Signatures.*) (*Seals.*)

Executed and Delivered in Presence of

State or Commonwealth of. . . . . .
County of. . . . . A. D. 18. . .

Then the above-named. . . . . personally appeared and acknowledged the above instrument, by them signed, to be their free act.

Before me, ...

Justice of the Peace.

Note —A specification stating and describing all the things which the parties desire and intend to have done must always accompany the contract. The specifications should be carefully written out; they should be passed upon separately by the parties to the agreement, signed, sealed, and witnessed by the parties to the agreement, and attached to the agreement as a part of it; or, as is often the case, these specifications may be inserted in the body of the agreement.

A Brief Building Contract.

Contract for building made this. . . . . day of. . . . . one thousand eight hundred and. . . . by and between. . . . of. . . . .

in the County of.....and.....of.... ...in the County of.....Builder...

The said.....covenant and agrees to and with the said .....to make, erect, build, and finish, in a good, substantial, and workmanlike manner,.....upon.....situate .....said.....to be built agreeable to the draught, plans, explanations, or specifications, furnished, or to be furnished to said.....by..... of good and substantial materials; and to be finished complete on or before the..... day of..... And said.....covenant and agrees to pay to said.....for the same.....dollars as follows:.....

.....

Security against mechanics', or other lien, is to be furnished by said.....prior to.....payment by said.....

And for the performance of all and every the articles and agreements above mentioned, the said..... and.....do hereby bind themselves, their heirs, executors, and administrators, each to the other, in the penal sum of.....dollars, firmly by these presents.

In Witness Whereof, We, the said.....and.....have hereunto set our hands the day and year first above written.

(*Signatures.*) (*Seals.*)

Executed and Delivered in Presence of

An Agreement for Warranty Deed used in the Western States.

Articles of Agreement, made this.....day of..... in the year of our Lord one thousand eight hundred and .....between.....party of the first part, and.....party of the second part,

Witnesseth, That said party of the first part hereby covenants and agrees, that if the party of the second part shall first make the payment and perform the covenants hereinafter mentioned on....part to be made and performed, the said party of the first part will convey and assure to the party of the second part, in fee simple, clear of all incumbrances whatever, by a good and sufficient warranty deed, the following lot, piece, or parcel of ground, viz.:.....

.....

And the said party of the second part hereby covenants and agrees to pay to said party of the first part, the sum of..... dollars, in the manner following:.....dollars, cash in hand paid, the receipt whereof is hereby acknowledged, and the balance.....

.....

with interest at the rate of....per centum per annum, payable.....annually, on the whole sum remaining from time to time unpaid, and to pay all taxes, assessments, or impositions that may be legally levied or imposed upon said land, subsequent to the year 18... And in case of the failure of the said party of the second part to make either of the payments, or perform any of the covenants on.....part hereby made and entered into, this contract shall, at the option of the party of the first part, be forfeited and determined, and the party of the second part shall forfeit all payments made by....on this contract, and such payments shall be retained by the said party of the first part in full satisfaction and in liquidation of all damages by.....sustained, and.....shall have the right to re-enter and take possession of the premises aforesaid.

It is mutually agreed that all the covenants and agreements herein contained shall extend to and be obligatory upon the heirs, executors, administrators and assigns of the respective parties.

In Witness Whereof, The parties to these presents have hereunto set their hands and seals the day and year first above written.

(*Signatures.*) (*Seals.*)

Signed, Sealed, and Delivered in Presence of

Agreement between a Trader and a Book-Keeper.

Articles of Agreement between.....(*the trader*) of .....and.....(*the book-keeper*) of..... The said..... agrees that he will, during the term of.....years from the date hereof, dwell with the said .....and faithfully keep the books of accounts of the said.....and diligently serve the said.....in such other business as the said..... shall direct, and shall therein perform the reasonable directions of the said.....without disclosing the same, or any of his correspondence, or the secrets of his employment or business to any person whatsoever, and shall not correspond with any person corresponding with the said....., nor use any traffic or dealing for himself, or any other person, without the consent of the said.....in writing. And the said .....further covenants, that he will, during the said term, keep true and perfect accounts for the said....., and will not embezzle, waste, or destroy any of the goods, moneys, or effects of the said.....or any of his correspondents; and also that he the said.....will, from time to time, during the said term, upon request, make and give unto the said... .....his.....a just and perfect account in writing of all money, which he the said.... ...shall receive and pay out, and of all goods and commodities, which he shall, at any time during the said term, receive in or deliver out upon the account of the said....., or any of his correspondents, or by the order of the said..... And also, that he the said ... .his.....will pay to the said....., his.....all such sums of money as shall be due upon the foot of every such account. And also that he the said.....will not deliver forth upon credit any of the goods, merchandise, or moneys, of the said.....or any of his correspondents, to any person or persons whatsoever, without the express consent of the said.....

And the said.....(*the trader*) for himself.....(*and his heirs, &c.,*) covenants that he will pay to the said.....(*the book-keeper*) in consideration of the said services, the yearly sum of.....in equal payments on the days following, viz. on.....and will, during the said term, provide for the said .....sufficient and suitable, meat, drink, washing, and lodging.

In Witness Whereof, The parties to these presents have hereunto set their hands and seals the day and year first above written.

(*Signatures.*) (*Seals.*)

Signed, Sealed, and Delivered in Presence of

Agreement for the Sale of a Horse.

THIS AGREEMENT made this.....day of.....in the year of our Lord one thousand eight hundred and.....between.....party of the first part, and.....party of the second part,

WITNESSETH, That the said William Baxter hereby agrees to sell to the said George Brown his....horse, with a white star in the forehead, and black mane and tail, and to warrant the said horse to be well broken, to be kind and gentle, both under the saddle and in single and double harness, to be sound in every respect and free from vice, for the sum of .....dollars, to be paid by the said George Brown, on the .....day of.....next.

In consideration whereof, the said George Brown agrees to purchase the said horse, and to pay therefor to the said William Baxter the sum of.....dollars, on the..... day of.....next.

IN WITNESS WHEREOF, We have hereunto set our hands and seals the day and year first above written.

Signed, sealed and delivered in presence of
J. CHARLES SEARS,
FRANK BUTLER.

GEORGE BROWN, L. S.
WILLIAM BAXTER. L. S.

AGENCY AND ATTORNEY.

AN agent is a person employed by another to perform certain acts for him, and such acts in law are the acts of the principal.

One who is disqualified to act on his own account may be an agent for another who is competent; thus, infants, married women, and aliens may act as agents for others.

A principal is responsible for the acts of an agent, when he has given full authority to represent and act for him. When he has by his words and acts, or both, caused or permitted the person with whom the agent deals to believe him to be clothed with full authority, even though such be not the case.

Agencies are of two kinds—general and special. A *general agent* is one authorized to represent his principal in all his business, or all his business of a particular kind; the principal is bound by his acts, even though he exceed his authority, provided the agent does not go beyond the general scope of the business. If, however, the agent transcends his actual authority, and the party with whom the general agent deals is aware that the agent is exceeding his power, the principal is not bound by the acts of his agent.

A *Special Agent* is one authorized to do only a specific thing, or a few specified things; the principal is not bound by his acts should he exceed the authority vested in him, because the party dealing with such agent must inquire for himself, and at his own peril, into the extent and limits of the authority of such agent.

Authority may be given to an agent either in writing, under or without a seal, or orally; if given in writing, this instrument is called a *Power of Attorney*.

A Power of Attorney intended to be used in a foreign country should be acknowledged before a notary public, and the signature of the notary certified by the consul of the Government to which the power of attorney is to be sent.

When intended to be used in another State they should be duly proved or acknowledged, according to the laws of the State where they are executed.

A principal is bound by the acts of a general agent, even after a revocation of his agency, if such revocation is unknown to the party dealing with the agent. An agent should conform with great strictness and accuracy to his authority, otherwise his principal will not be bound; and he may be held personally liable.

An agent cannot be held personally liable if he transcends his authority if the party with whom he deals knew at the time that he did so.

If an agent intrusted with goods sell the same without authority, the principal may affirm the sale and collect from the purchaser, or he may disaffirm the sale and recover the goods from the buyer.

An agent cannot exceed or depart from his

instructions without making himself liable to his principal for the consequences.

An agent cannot appoint a sub-agent or attorney unless expressly authorized to do so by his principal.

An agent is bound to use all that care and skill that a reasonable man would use in his own business, and is bound to the utmost good faith.

For any breach of duty an agent is responsible for the whole injury thereby sustained by the principal.

If an agent embezzles his principal's property, the principal may reclaim it whenever or wherever it can be distinctly traced or identified.

An agent employed to sell property cannot buy it himself, or if employed to purchase can he buy from himself.

The agent should keep an exact account of his doings, especially of all pecuniary transactions.

Insanity revokes authority, though if the principal was sane when authority was given his agent and a third party deals with the agent in the belief of his authority, such revocation will not be permitted to take effect to the injury of the third party.

The following forms of power of attorney are those most frequently required.

Power of Attorney.

KNOW ALL MEN BY THESE PRESENTS, That I.....(*the name of the principal or party appointing*) of .....(*residence*) ..... have constituted, ordained, and made, and in my stead and place put, and by these presents do constitute, ordain, and make, and in my stead and place put (*name of attorney*) to be my true, sufficient, and lawful attorney for me and in my name and stead to (*here set forth the purposes for which the power is given*).....
....
Giving and hereby granting unto him, the said attorney, full power and authority in and about the premises; and to use all due means, course, and process in law, for the full, effectual, and complete execution of the business afore described; and in my name to make and execute due acquittance and discharge; and for the premises to appear, and the person of me the constituent to represent before any governor, judges, justices, officers, and ministers of the law whatsoever, in any court or courts of judicature, and there on my behalf, to answer, defend, and reply unto all actions, causes, matters, and things whatsoever relating to the premises. Also to submit any matter in dispute, respecting the premises, to arbitration or otherwise; with full power to make and substitute, for the purposes aforesaid, one or more attorneys under him, my said attorney, and the same again at pleasure to revoke. And generally to say, do, act, transact, determine, accomplish, and finish all matters and things whatsoever relating to the premises, as fully, amply and effectually, to all intents and purposes, as I.....the said constituent, if present, ought or might personally, although the matter should require more special authority than is herein comprised, I .....the said constituent ratifying, allowing, and holding firm and valid all whatsoever my said attorney or his substitutes shall lawfully do, or cause to be done, in and about the premises, by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this.....day of.....in the year of our Lord eighteen hundred and.....

(*Signature.*) (*Seal.*)

Signed, Sealed, and Delivered in Presence of

Power of Attorney in a Shorter Form.

KNOW ALL MEN BY THESE PRESENTS, That I (*name of principal*), have made, constituted, and appointed, and by these presents do make, constitute, and appoint (*name of attorney*), my true and lawful attorney, for me and in my name, place, and stead to (*here describe the thing to be done*), giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as I might or could do if personally present, with full power of substitution and revocation; hereby ratifying and confirming all that my said attorney or his substitute shall lawfully do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, the.....day of.....in the year one thousand eight hundred and.....

(*Signature.*) (*Seal.*)

Executed and Delivered in Presence of

General Customhouse Power.

KNOW ALL MEN BY THESE PRESENTS, That I,..... of the....., of....., in the county of....., and State of....., have made, constituted, and appointed, and by these presents do make, constitute, and appoint, ..., of....., my true and lawful attorney, for me and in my name, to receive and enter, at the Custom-house of the district of. . ....., any goods, wares, or merchandise, imported by me, or which may hereafter arrive, consigned to me, to sign my name, to seal and deliver for me, and as my act and deed, any bond or bonds which may be required by the Collector of the said district for securing the duties on any such goods, wares, or merchandise. Also, to sign my name to, seal and deliver for me, and as my act and deed, any bond or bonds requisite for obtaining the debenture

on any goods, wares, or merchandise, when exported; and generally to transact all business at the said Custom-house in which I am, or may hereafter be, interested or concerned, as fully as I could if personally present. And I hereby declare, that all bonds signed and executed by my said attorney shall be as obligatory on me as those signed by myself; and this power shall remain in full force until revoked by written notice given to said collector.

In Witness Whereof, I have hereunto set my hand and seal, this.....day of.....in the year one thousand eight hundred and....

(*Signature.*) (*Seal.*)

Signed, Sealed, and Delivered in Presence of

Power to Receive A Debt.

Know all Men by these Presents, That I,....., of....., have made, nominated and appointed....., my true and lawful attorney for me and in my name, and for my use and benefit, to ask, demand, and receive of....., of....., all sums of money, debts and demands whatsoever, which are now due and owing to me, the said....., from the said....., and upon receipt thereof, to make and deliver a release or discharge for the same; and I do hereby ratify and confirm whatsoever my said attorney shall lawfully do in the premises.

In Witness Whereof, I have hereunto set my hand and seal, this.....day of.....in the year one thousand eight hundred and....

(*Signature.*) (*Seal.*)

Signed, Sealed, and Delivered in Presence of

Power of Attorney to Sell and Deliver Chattels.

Know all Men by these Presents, That I, the undersigned, for value received, do hereby irrevocably constitute and appoint..... ..... to be my true and lawful attorney, for me and in my name and behalf, to sell, transfer, and deliver unto..... or any other person or persons (*here describe the things to be sold*)..... And further, one or more persons under him to substitute with like power.

In Witness Whereof, I have hereunto set my hand and seal this .....day of.....18....

(*Witnesses.*) (*Signature.*) (*Seal.*)

Power of Attorney given by Seller to Buyer.

Know all Men by these Presents, That I..... for value received, have bargained, sold, assigned, and transferred, and by these presents do bargain. sell, assign, and transfer, unto.....(*name of the buyer*) the following articles, namely,.....(*describe the articles*) and I do hereby constitute and appoint the said.....(*the buyer*) my true and lawful attorney irrevocable, for me and in my name and stead, but to my use, to sell, assign, transfer, and set over all or any part of the said.....(*the goods*) and for that purpose to make and execute all necessary acts of assignment and transfer, and one or more persons to substitute with like full power, hereby ratifying and confirming all that my said attorney or his substitute or substitutes shall lawfully do by virtue hereof.

In Witness Whereof, I have hereunto set my hand and seal, the.....day of.....one thousand eight hundred and....

(*Signature.*) (*Seal.*)

Signed, Sealed, and Delivered in Presence of

Power of Attorney to Sell Shares of Stock, with Appointment by Attorney of Substitute.

Know all Men by these Presents, That, for value received, I (*name of the principal*) of.....do hereby make, constitute, and appoint irrevocably,.....my true and lawful attorney (with power of substitution), for and in my name and on my behalf, to sell, assign, and transfer unto.....(*name of buyer*) share now standing in my name .....in the capital and joint stock of the ..... And my said attorney is hereby fully empowered to make and pass all necessary acts for the said assignment and transfer.

Witness my hand and seal, this.....day of.....18...

(*Signature.*) (*Seal.*)

Signed, Sealed, and Delivered in Presence of

For value received, I appoint, irrevocably, (*name of the substitute*) as my substitute, with all the powers above given to me.

Witness my hand and seal, this .....day of.....18...

(*Signature.*) (*Seal.*)

Signed, Sealed, and Delivered in Presence of

Power of Attorney to Subscribe for Stock.

Know all Men by these Presents, That I, the undersigned, do hereby irrevocably constitute and appoint..... to be my true and lawful attorney, for me and in my name and behalf to subscribe for.....shares in the capital stock of the..... And further, one or more persons under him to substitute with like power.

In Witness Whereof, I have hereunto set my hand and seal, this.....day of.....18...

Witnesses present, (*Signature.*) (*Seal.*)

Proxy, or Power of Attorney to Vote.

Know all Men by these Presents, That I,..... (*name of the principal*) of.....do hereby appoint..... to be my substitute and proxy for me, and in my name and behalf to vote at any election of directors or other officers, and at any meeting of the stockholders of the....., as fully as I might or could were I personally present.

In Witness Whereof, I have hereunto set my hand and seal, this.....day of.....18....

Witnesses present, (*Signature.*) (*Seal.*)

Proxy, Revoking all Previous Proxies.

Know all Men by these Presents, That I, the under-

signed, stockholder in the.....(*name of the company*) do hereby appoint.....my true and lawful attorney, with power of substitution, for me and in my name to vote at the meeting of the stockholders in said company, to be held at.....or at any adjournment thereof, with all the powers I should possess if personally present, hereby revoking all previous proxies.

18...

Witness, ...(*Signature.*)

Revocation of Power of Attorney.

WHEREAS, I,.....of the.....of....., in the county of ....., and State of....., by my certain power of attorney, bearing date the.....day of....., in the year one thousand eight hundred and...., did appoint....., of the....., my true and lawful attorney, for me and in my name, to (*here set out what he was authorized to do, using the precise language of the power of attorney originally given him*), as by the said power of attorney, reference thereunto being had, will more fully appear:

THEREFORE, KNOW ALL MEN BY THESE PRESENTS, That I.....,aforesaid, have countermanded and revoked, and by these presents do countermand and revoke the said power of attorney and all power and authority thereby given to the said.....

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this.....day of....., one thousand eight hundred and.....

(*Signature.*) (*Seal.*)

Sealed and Delivered in Presence of

APPRENTICES.

An apprentice is a person, usually a minor, who is bound out to service for a term of years to learn some art or trade.

A contract of apprenticeship should be in writing, and should be signed by the apprentice and his father, or in case of his death or incapacity, his mother, or lawful guardian, or by selectmen, trustees, or other public officers—his obligation being to serve his master during the term of service. The contract of apprenticeship should bind the master to teach his apprentice his trade or business—the omission to specify any trade or profession to be taught will not invalidate the instrument.

An agreement is sometimes made directly with an apprentice, and a guaranty taken from the parent or other friend, that he shall perform it. While the agreement of the minor is voidable, the guaranty rests upon sufficient considerations, and may be enforced

Apprentices are not entitled to wages, unless expressly stipulated for, but the master is, by his relationship to the apprentice, bound to pay for his medical attendance in the event of sickness, and to supply him with all the necessaries of life—suitable clothing and other necessaries.

The master is entitled to the earnings of the apprentice under all circumstances, and he can recover at law, as the courts hold, that having contracted for his time, the master is entitled to its avails—even though the person employing did not know of the apprenticeship.

The power of the master over the person of the apprentice is similar to that of a parent or guardian.

The contract of apprenticeship is held to be strictly a personal one, not assignable or terminable, without the assent of all the parties thereto.

The master cannot require of the apprentice menial services not connected with his trade or profession.

The death of the master discharges the apprenticeship, unless in pursuance of direct statute provisions.

The master cannot discharge the apprentice, even though the apprentice prove unable to learn his trade. This risk was assumed by the master.

If good cause can be shown, an apprentice may be discharged by the courts, under the regulations existing in most of the States, from service, or the master from his contract.

If the apprentice deserts his master, and contracts a new relation, which disables him from returning to his master, lawfully, the master is not bound to receive him should he return.

A party who induces an apprentice to leave the service of his master is liable to the master.

Indenture of Apprenticeship, to be Signed by the Father.

This indenture of apprenticeship between .....father of....., on the one part, and.... .. of the other part, *witnesseth:* That the said ..... , aged.....years, on the.....day of ....., A. D. 18...., is hereby bound as an apprentice under the said... ... . , from the date hereof until the..... day of....., A. D. 18...., to learn the trade and art of a .....; and is faithfully to serve the said....., and correctly to conduct himself during the term of his apprenticeship.

And the said....., hereby covenants, that he will teach the said .....the said trade and art, and will furnish him, during said apprenticeship, with board, lodging, washing, clothing, medicine, and other necessaries suitable for an apprentice in sickness and in health; and will send him to a suitable public school at least three months during each of the first two years of the said term; and at the expiration of said apprenticeship will furnish him with two new suits of common wearing apparel, and one hundred dollars in money.

IN TESTIMONY WHEREOF, the parties hereto have set their hands and seals, this.... ...day of....., A. D. 18....

Executed in Presence of

.....[L. S.]

....[L. S.]

Consent of the Minor.

I hereby consent to the foregoing indenture, and agree to conform to the terms thereof, in all things on my part to be performed.

Dated, the.....day of.....in the year 18....

Consent of Father or Mother.

I do hereby consent to and approve of the binding of my son.....as in the above indenture is set forth.

Dated the.....day of....., A. D. 18....

Consent of Guardian.

I, ...the duly appointed guardian of.....in the within indenture named, hereby certify, that the father and mother of the said..... are both dead (*or that the father is dead and the mother refuses to give her consent, or whatever the fact may be,*) and that I do hereby consent,

as his guardian, that he, the said....., may bind himself as is set forth in said indenture.

Dated the.....day of....., A. D. 18....

....., *Guardian of*.....

Complaint to a Magistrate by a Master.

To....., a Justice of the Peace, etc.

I, ...of....., in said....., machinist, hereby make complaint, that....., an apprentice lawfully indentured to me, and whose term of service is still unexpired, with whom I have not received nor am I entitled to receive any sum of money as compensation for his instruction (*or if he has received money, set forth the sum and his own discharge of duty,*) refuses to serve me and conducts himself in a disorderly and improper manner, in this, to wit: (*set forth the wrong doing,*) and utterly refuses to perform the conditions of said indenture, as required by law.

Dated the..... day of....., A. D. 18....

State of....., } ss. .....
County of.....,

.....the person named in the foregoing complaint, being duly sworn, deposes and says, that the facts and circumstances stated and set forth in the said complaint are true.

Before me this.....day of....., A. D. 18....

....., *Justice of the Peace.*

Discharge of Apprentice.

State of..... ....., } ss.
County of....., }

Complaint on oath having been made to the undersigned, Justice of the Peace in and for said County, upon oath by....., apprentice of..... of....., in said County, machinist, that the said.....to whom said .....is bound by indentures of apprenticeship the term of service in which has not yet expired, had cruelly beat, etc., (*as in complaint and summons,*) and the said....., by virtue of our summons thereupon issued, having been brought before us, and upon due examination of the parties and of the evidence adduced by them, it satisfactorily appearing to us that the said ..... is guilty of the matters charged against him as aforesaid: now therefore, we do hereby discharge the said.. ..... from the service of the said....., any thing in his indentures of apprenticeship aforesaid to the contrary thereof notwithstanding.

Given under our hands and seals this.....day of....., A. D. 18...

. ....., [L. S.]

....., [L. S.]

Justices of the Peace for said..... .

ARBITRATION.

It is often expedient in matters of controversy, to submit to arbitrators selected by the parties, rather than litigate in the courts. This is specially true in controversies between friends, family disputes, or cases of long and involved transactions, or cases that require immediate settlement, and would be injured while waiting their course on the court calendar.

Arbitration is to be preferred, in that it is a peaceable and inexpensive mode of settling difficulties.

In all ordinary cases, a single referee, of such character and capacity as to control the confidence of both parties, familiar with the law and the rules of evidence, is in many respects the most convenient, efficient and satisfactory tribunal for arbitration. If it may seem desirable to the parties to have as referee one or more practical men conversant with matters of the same nature as to be passed upon, it is still desirable that a chairman should be selected, having the qualification above referred to.

Parties may agree to refer a question by an oral agreement (though this is not desirable), or a written agreement.

The parties to a controversy should pledge themselves to abide by the decision of the arbitrators.

Arbitrators are not bound by legal rules in the admission or exclusion of evidence, unless this is so stipulated in the agreement of submission; but they may hear all evidence that in their judgment will tend to aid them in arriving at a correct result.

Awards are sometimes delivered to the prevailing party, when out of court, though it is advisable to have them made returnable to some court—for if either party refuses to perform, they must be enforced by an action at law, or a bill in equity.

Arbitrators constitute an independent tribunal, exercising final jurisdiction between the parties.

An award must be conformable to the terms of the submission. The authority given to the arbitrators must not be exceeded, and only the precise question submitted to them, and nothing more nor less should be answered.

The statutes usually, and agreements of submission generally, authorize the arbitrators to award not only upon the subject matter submitted, but as to costs to be recovered by one party of the other, or to be divided between them.

A submission to arbitration voluntarily entered into by the parties, without the aid of statute regulation or rule of court, may be revoked by either of the parties at any time before the publication of the award—though this would render the revoking party liable in damages, which would include all the expenses incurred by the other party about the submission, and all that he could prove he had lost in any way by the revocation.

The death of either party revokes a submission out of court, unless special provision is made in the agreement for such an event.

Form of Submission to Arbitration.

KNOW ALL MEN, that we,.....,of....., and. .....of....., do hereby promise and agree, to and with each other, to submit, and do hereby submit, all questions and claims between us (*or any specific question or claim, describing it*) to the arbitrament and determination of (*here name the arbitrators*) whose decision and award shall be final, binding, and conclusive on us; (*add if there are more arbitrators than one, and it is intended that they may choose an umpire*) and, in case of disagreement between the said arbitrators, they may choose an umpire, whose award shall be final and conclusive; (*or add, if there be more than two arbitrators*) and, in case of disagreement, the decision and award of a majority of said arbitrators shall be final and conclusive.

IN WITNESS WHEREOF,.....have hereunto subscribed these presents this.....day of.....one thousand eight hundred and .....

In presence of (*Signatures.*)

Arbitrator's Oath.

To be administered by a Judge of a Court of Record or a Justice of the Peace.

You severally swear, faithfully to hear and examine the matters in controversy between A. B., of the one part, and C. D., of the other part, and to make a just award, according to the best of your understanding, —so help you God.

Award of Arbitrators.

TO ALL TO WHOM THESE PRESENTS SHALL COME: We,....., to whom was submitted as *arbitrators* the matters in controversy exist-

ing between.....as by the condition of their respective bonds of submission, executed by the said parties respectively, each unto the other, and bearing date the.....day of.....one thousand eight hundred and.....more fully appears.

NOW, THEREFORE, KNOW YE, That we... .....the *arbitrators* mentioned in the said bonds, having been first duly sworn according to law, and having heard the proofs and allegations of the parties, and examined the matters in controversy by them submitted, do make this award in writing; that is to say, the said..... shall on or before the.....day of..... next ensuing the date hereof (*here insert whatever is to be done*).

And also the said arbitrators do hereby further award, that all actions depending between the said.....and.....for any matter arising or happening before their entering into said bonds of arbitration, shall from henceforth cease and determine, and be no further prosecuted or proceeded in by them or either of them, and that neither party recover costs against the other.

Finally, said arbitrators do further award, that the said..... and .....shall, within the space of.....days next after the date of this award, execute, each to the other, mutual releases of all actions and causes of action, suits, debts, damages, accounts and demands whatsoever.

IN WITNESS WHEREOF,....have hereunto subscribed these presents, this.....day of.....one thousand eight hundred and..... .....

In Presence of..... ..... (*Signatures.*)

ASSIGNMENTS.

An assignment is a transfer to another of the entire lawful right which one has in any property, as the transfer of debts or obligations, judgments, wages, bonds, and the like.

Assignments are sometimes written on the backs of the instruments to be transferred by the assignment.

The forms here given do not include assignments of deeds, of mortgages, or of leases; they will be found in chapters which treat upon those subjects.

Form of Assignment of a Promissory Note, or any Similar Promise or Agreement.

I hereby, for value received, assign and transfer the within written (or the above written) together with all my rights under the same, to (*name of the assignee*). .....(*Signature.*)

General Form of Assignment, with Power of Attorney.

KNOW ALL MEN BY THESE PRESENTS, That I, ..., for value received, have sold, and by these presents do grant, assign, and convey unto.....

(*Here insert a description of the thing or things assigned.*)

TO HAVE AND TO HOLD the same unto the said..... ..., his executors, administrators, and assigns for ever, to and for the use of the said..... ....., hereby constituting and appointing him my true and lawful attorney irrevocable in my name, place, and stead, for the purposes aforesaid, to ask, demand, sue for, attach, levy, recover, and receive all such sum and sums of money which now are, or may hereafter become due, owing and payable for or on account of all or any of the accounts, dues, debts, and demands above assigned to him, giving and granting unto the said attorney, full power and authority to do and perform all and every act and thing whatsoever requisite and necessary, as fully, to all intents and purposes, as I might or could do, if personally present with full power of substitution and revocation, hereby ratifying and confirming all that the said attorney or his substitute shall lawfully do or cause to be done by virtue thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the first day of ...., one thousand eight hundred and.....

Executed and delivered in presence of

.... [SEAL.]

Assignment of Wages, with Power of Attorney.

KNOW ALL MEN BY THESE PRESENTS, That I,..... ....., of ....., in the County of....., State of....., in consideration of. .....to me paid by.....of.....the receipt whereof I do hereby acknowledge, do hereby assign and transfer to said .....all claims and demands which I now have, and all which, at any time between the date hereof and the.....day of..... next, I may and shall have against.....for all sums of money due, and for all sums of money and demand which, at any time between the date hereof and the said.....day of..... ....next, may and shall become due to me, for services as.....to have and to hold the same to the said.....his executors, administrators, and assigns forever.

And I,....., do hereby constitute and appoint the said .....and his assigns to be my attorney irrevocable in the premises, to do and perform all acts, matters, and things touching the premises, in the like manner to all intents and purposes as I could if personally present.

IN WITNESS WHEREOF, I have set my hand and seal, this..... day of.....18 .

.....[SEAL.]

Signed, Sealed and Delivered in Presence of.....

A BILL OF SALE.

A bill of sale is a written instrument or agreement by which a person transfers or sells his right, title and interest in personal property, for a valuable consideration. A bill of sale is valid even though the seller retains possession; but if a third party, who is a creditor of the seller, puts an attachment upon the goods while the original owner holds possession, the bill of sale, as to the third party, will be presumed to be fraudulent and void, and he may maintain his claim on the goods, unless the buyer can make it appear that the sale to him was made in substantial good faith, and without intent to defraud such creditor; hence a bill of sale is not considered good security when the original owner of the goods retains possession. As a general rule, to establish ownership in law the buyer must take actual possession of the property purchased.

Bill of Sale of Personal Property.

KNOW ALL MEN BY THESE PRESENTS, That I, ... (*name of the seller*) in the County of.....for and in consideration of the sum of.... .....to.....in hand well and truly paid, at or before signing, sealing, and delivery of these presents by.....(*name of the buyer*) the receipt whereof I, the said.....do hereby acknowledge, have granted, bargained, and sold, and by these presents do grant, bargain, and sell unto the said.....(*name of buyer*) the following articles of personal property, to wit: (*describe property sold*).

TO HAVE AND TO HOLD the said granted and bargained goods and chattels, unto the said.....heirs, executors, administrators, and assigns, to.....only proper use, benefit, and behoof forever, and.. .... the said.....does vouch himself to be the true and lawful owner of the goods and effects hereby sold, and to have in himself full power, good right, and lawful authority to dispose of the said.... ...in manner as aforesaid, and I do, for myself, my heirs, executors and administrators, hereby covenant and agree to warrant and defend the title of said goods and chattels hereby sold unto the said.....heirs, executors, and ad-

ministrators, and assigns, against the lawful claims and demands of all persons whomsoever:

IN WITNESS WHEREOF, ...the said.....have hereunto set .....hand and seal this.....day of.... ...in the year of our Lord one thousand eight hundred and.....

Executed and Delivered
In Presence of (*Signature.*) (*Seal.*)

Bill of Sale with Warranties.

I, ..., in consideration of.....dollars to me paid before the delivery hereof by.....of....., the receipt whereof is hereby acknowledged, have sold, and by these presents, do convey to said..... and his assigns, the following articles of personal property:—(*here specify the articles sold.*) And I hereby agree with said.....to warrant and defend the title of said goods and chattels hereby sold, to him and his assigns against all and every person. (*If to the warranty of title there is to be added other warranties as to quality, etc., add:*) And I hereby warrant the said flour to be "XX. Extra," as to brand, and in perfect condition. (*Add any other warranty as to quality or otherwise as may be desired.*)

Witness my hand this.....day of .. ...., A. D. 18....

Executed and Delivered
In Presence of (*Signature.*) (*Seal.*)

Bill of Sale, Short Form.

I, ..., of....., in consideration of.....dollars paid by..... of. ....., hereby sell and convey to said.....the following personal property:—(*here insert schedule of articles*), warranted against adverse claims.

Witness my hand this.....day of....., A. D. 18....

Executed and Delivered
In Presence of (*Signature.*) (*Seal.*)

BONDS.

A bond is an instrument in writing and under seal, by which the maker, who is called the *obligor*, binds himself to another party, who is called the *obligee*, to pay a certain sum of money, or to perform some duty or obligation, with a penalty—technically called the *penal sum*—for its non-fulfillment.

A *single* bond is one given without a consideration, though in practice a condition is generally added, providing that the bond shall be void if the act be performed, otherwise to be of full effect.

The penalty attached to the bond is usually double the amount of the sum actually due, in order, in the event of a suit for recovery, to cover the interest and all expenses, and extraordinary damages. But the obligor is held by the courts to pay to the obligee only that which will be an actual indemnity, and no more, for all damages he has sustained by the non-fulfillment by the obligor of the conditions recited.

A consideration need not be alleged, asserted or proved in the bond, because the *seal* implies a consideration.

The omission of a seal to a bond does not affect its validity, provided a sufficient consideration is given, though, in the language of the law, this instrument would be a simple contract.

A seal is of twofold effect. 1st: It assumes a consideration; hence, unnecessary to prove one. 2d: By ordinary statutes of limitation, it runs twenty years, instead of six, before right of action ceases. The statute of limitation varies in some of the different States, as will be seen by a reference to the table of limitations:

General Form of Bond.

KNOW ALL MEN BY THESE PRESENTS, that I (*the obligor*) of ..... in the County of....., am held and firmly bound to (*the obligee*), of ....., in the County of ... ., in the sum of ..... dollars (*this amount should be double the sum named in the condition, to cover costs and contingencies*) to be paid to the said.....; to the payment whereof I bind myself and my heirs firmly by these presents, sealed with my seal.

Dated the.....day of....., A. D. 18...

The condition of this obligation is such, that if I, the said..... shall pay to said.....the sum of.....dollars, and interest, on or before the.....day of....., 18.., then this obligation shall be void,

Executed and Delivered
In Presence of ..... [L. S.]

Condition of a Bond to Convey Land.

The condition of this obligation is such, that if the said..... upon the payment of .....dollars and interest by said....., within one year from this date, shall convey to said..... ....., and his heirs forever, a certain parcel of land with the buildings thereon, situate in....., bounded and described as follows: (*here insert boundaries and description*), by a warranty deed in common form, duly executed and acknowledged, the premises then being in as good condition as they now are, necessary decay and deterioration excepted, then this obligation shall be void.

Executed and Delivered
In Presence of ..... [L. S.]

Bond with Sureties.

KNOW ALL MEN BY THESE PRESENTS, that we,....., as principal, and..... and..... ..... , as sureties, all of ..... , in the County of....., State of....., are holden and stand firmly bound unto..... of said....., in the sum of ...dollars, to be paid to the said ...., to the payment whereof we jointly and severally bind ourselves and our respective heirs, firmly by these presents sealed with our seals.

Dated at....., this....day of.... ... ..., A. D. 18...

The condition of this (as above).

Executed and Delivered
In Presence of ..... [L. S.]
..... [L. S.]
..... [L. S.]

Condition of a Bond of Indemnity on Paying a Lost Note.

The condition of this obligation is, that whereas the said....., on the.....day of..... ....., by his note in writing by him signed, of that date for value received, promised the said.... .....to pay to him or his order the sum of.....dollars in.....months from date; which said note is alleged to be lost out of his possession and cannot be found: and whereas the said.... .....has this day paid the said sum according to the tenor thereof.

Now therefore, if the above bound.....shall save the said ....and his assigns forever harmless, for having so paid said sum of money, and from all liability under and by virtue of said note, and from all loss, cost, damage and expense that shall or may arise therefrom, then this obligation shall be void.

Executed and Delivered
In Presence of ..... [L. S.]

CHATTEL MORTGAGES.

A mortgage of personal property is called a CHATTEL MORTGAGE, and is usually given for the purpose of securing a creditor.

Many of the rules applicable to mortgages of real estate apply also to those of personal property, though the difference in the character of the property has induced some changes in the laws of the various States, regulating personal mortgages.

The property mortgaged may remain in possession of either party, while such mortgage is in force.

Any instrument will answer the purpose of a chattel mortgage, which would answer as a bill of sale, with a clause added providing for the avoidance of the mortgage when the debt is paid.

Great care must be observed in strictly following all the requirements of the statutes of the State, in respect to description of property, which in all cases should be clear and full, and to the recording notice, foreclosure, etc. The local statute law is easily accessible, and every mortgagee should inform himself what it requires before resting upon his security.

A chattel mortgage will not cover property subsequently acquired by the mortgagor.

All mortgages of personal property should contain a clause providing for the equity of redemption, which is usually much shorter than that of real property. The usual period allowed for redemption is sixty days.

A mortgagee may sell or transfer his mortgage to another party for a consideration, but such property cannot be seized or sold, until the expiration of the period for which the mortgage was given.

All mortgages given with intent to defraud creditors are void.

We give an abstract of the various States, and the provinces of Canada, relating to mortgages of personal property *

ALABAMA.—A chattel mortgage is legal in this State but is null and void as to creditors and purchasers without notice until recorded, unless the property is brought into this State subject to such incumbrance, in which case it must be registered within four months, and if such property be removed to a different county from that in which the grantor resides, the conveyance must be recorded within six months from the removal, or it ceases to have effect as to creditors and purchasers from the grantee without notice. A chattel mortgage must be recorded in the county where the grantor resides, and also where the property is.

ARKANSAS.—A chattel mortgage is of no avail as a lien unless recorded in the county where the property is.

CALIFORNIA.—Chattel mortgages are void as to third parties, unless possession of chattels passes from mortgagor, although the mortgage may be recorded.

COLORADO.—A chattle mortgage is not valid as against third parties, unless there be a delivery to the mortgagee of such property, in whose possession it shall remain until the lien expires; or unless the mortgagor shall acknowledge such mortgage before a justice of the peace in the justice's district where such mortgagor resides, who shall keep a memorandum of the same.

If the mortgagor retain possession of the property mortgaged, the mortgage must expressly provide for such possession; otherwise it is void. A mortgage of a stock of goods wherein the mortgagor has the right to sell the same is void. Chattel mortgages may be acknowledged in any township in which is situated the county seat; where the mortgagor resides in such township, before any justice of the peace, notary public, or county clerk.

CONNECTICUT.—A chattel mortgage of property not perishable in its nature is good, although the grantor retains possession, but the deed must be executed with all the formalities required in town records. Property exempt from execution is also a proper subject for a chattel mortgage. Conveyances of other species of personal property, unaccompanied by possession, are void as against creditors.

DISTRICT OF COLUMBIA.—A chattel mortgage must be recorded within twenty days after execution. No bill of sale, deed of trust, or mortgage for property exempt by law from execution is binding, unless signed by wife of debtor.

DELAWARE.—A chattel mortgage takes priority according to date of recording in proper office, and are liens only from such date. The lien of a purchase money mortgage recorded within sixty days after it is made has preference to any judgment against the mortgagor, or other lien of a date prior to the mortgage chattel, unknown.

FLORIDA.—No mortgage of personal property shall be effectual or valid to any purpose whatever, unless such mortgage shall be recorded in the office of record for the county in which the mortgaged property shall be at the time of the execution of the mortgage, and unless the mortgaged property be delivered at the time of execution of the mortgage, or within twenty days thereafter, to the mortgagee, and shall continue to remain truly and *bona fide* in his possession. Mortgages of personal property shall be admitted to record upon the same proof as real property.

ILLINOIS.—No chattel mortgage or trust deed is valid as against the rights of third persons, unless possession thereof shall be delivered to and remain with the grantee, or the instrument shall provide for the possession of the property with the grantor, and be properly acknowledged and recorded. Such instruments may be acknowledged as deeds. They are valid for any period not exceeding two years. After the expiration of the time provided in the mortgage for the possession of the mortgaged property by the mortgagor, such possession, if continued, renders the mortgage fraudulent and void as to third parties with or without notice, actual or constructive, of such mortgage.

INDIANA.—A chattel mortgage of perishable articles which are left in the hands of the grantor, with right to use the same, is void; so is a mortgage of a stock of goods, the grantor having a right to sell; so is any mortgage, if unregistered and the chattels left with the grantor; a chattel mortgage unrecorded more than ten days is void, except between the parties; so is also a recorded mortgage, if the goods are left unreasonably long with the grantor after default is made in payment.

IOWA.—A chattel mortgage must be acknowledged as other conveyances and recorded in the county where property is situate. Foreclosures can be made by sheriff without action in court. The mortgaged property is left in possession of mortgagor, unless otherwise provided. Sales under chattel mortgage foreclosures shall be in the same manner as other sheriff's sales.

KANSAS.—A chattel mortgage of perishable articles, which are left in the hands of the mortgagor, with the right to use the same; or of a stock of merchandise which is left in the hands of the mortgagor with privilege to sell in due course of his business, or in any manner for his own benefit; or of any chattels which are left in the possession of the mortgagor, the mortgage not being duly registered, are void as to the creditors of the mortgagor, unless they have notice of the same.

KENTUCKY.—A chattel mortgage must be duly acknowledged and recorded. The possession of the property mortgaged may remain in the mortgagor. Five years' possession operates as a bar to the mortgagee.

LOUISIANA.—There is no chattel mortgage in this State, but the law creates certain privileges upon movables, which are as follows: 1. The vendor's privilege on the movables not paid for. 2. For debts due for necessary supplies furnished to any farm or plantation and for money actually advanced for the supplies and necessary expenses for any farm or plantation on the crops of the year or the proceeds thereof. 3. The lessor's privilege on the crops and movables on the property leased.

* See Laws of the Territories, Page 496.

4. Architects, undertakers, furnishers of material, etc., on the edifices or other works built or repaired.

These privileges are, however, preserved, and can be acquired only by having recorded in the parish where the property is the account containing the statement of indebtedness in detail, and the balance due, under the oath of the party doing or having the work done, and this to be recorded the day the contract was entered into, to have effect against third parties.

MAINE.—All chattel mortgages made to secure over $30 are void, unless possession is given to the mortgagee, or rather taken out of the possession of the mortgagor; and the mortgage recorded in the town where the mortgagor lives.

MARYLAND.—Bills of sale or chattel mortgages are valid, although the vendor or mortgagor of the chattels remains in possession; *provided*, they are properly acknowledged and recorded, and the vendee or mortgagee shall make oath at the time of execution before some person authorized to take the acknowledgment, that the consideration stated in the bill of sale or mortgage is true and *bona fide*. They may be acknowledged out of the State before any person authorized to take acknowledgment of deeds, and must be recorded in the county or city where the *vendor resides*, within twenty days from date. If acknowledged within the State, it must be before a justice of the peace or judge of the orphan's court of the city or county where the vendor resides.

MASSACHUSETTS.—A chattel mortgage of personal property must be recorded where the mortgagor resides when the mortgage is made. If the mortgagor resides without the State, his mortgage of personal property within the State when the mortgage is made, must be recorded where the property then is; unless a mortgage is so recorded within fifteen days from the date thereof, or the property mortgaged is delivered to and retained by the mortgagee, it shall not be valid against any person other than the parties thereto, except in the case of a mortgage, contract of bottomry or respondentia, or any transfer, assignment or hypothecation of a ship or vessel, and also except in case of any transfer or mortgage of goods at sea or abroad, if the mortgagee takes possession of such goods as soon as may be after their arrival in this State.

MICHIGAN.—If unaccompanied by delivery of the property mortgaged, the mortgage, or a copy thereof, must be recorded in the office of the clerk of the city or town where the mortgagor resides, or, if he is a non-resident, where the property is, and before the expiration of each year, the mortgagee must file an affidavit setting forth his interest in the property. There are no statute provisions in regard to foreclosure. Each mortgage should contain provisions as to its own foreclosure; and such provisions will be carried into effect.

MINNESOTA.—Chattel mortgages are void as against creditors and subsequent mortgagees and purchasers in good faith, when the mortgagor retains possession of the property, unless duly acknowledged and filed in the office of the town or city clerk, both where the mortgagor resides and where the property is located. They cease to be notice after two years from the date of filing.

MISSISSIPPI.—Mortgages of personal property must be recorded in the office of the clerk of the court of chancery for the county where the property is, and are notice to third parties from the date of record. In order to be recorded, they must be acknowledged. The mortgage should contain provisions as to foreclosure, sale, etc.; and may be foreclosed in accordance with the terms expressed in the same.

MISSOURI.—A chattel mortgage of perishable articles, which are left in the hands of the grantor, with right to use the same, is void; so is mortgage of stock of goods, the grantor having right to sell; so is any mortgage, if unregistered and the chattel left with the grantor; so is also a registered mortgage, if the goods are left unreasonably long with grantor, after default is made in payment.

NEW HAMPSHIRE.—A chattel mortgage of perishable articles which are left in the hands of the grantor, with right to use the same, is void; so is mortgage of stock of goods, the grantor having right to sell; so is any mortgage if unregistered and the chattels left with the grantor, save as between the parties thereto, unless the above provisions are complied with and an oath taken by both parties made on the mortgage, to the effect that the debt accrued therein is just, honestly due and owing.

NEW JERSEY.—A chattel mortgage to be valid as to creditors and subsequent *bona fide* purchasers, must be filed with the clerk or register where the mortgagor resides, and if a non-resident, where the property is situated, or the possession of the property mortgaged must be immediately delivered to the mortgagee, and this possession be continued. And thirty days before the expiration of one year from the first filing of such mortgage, a true copy of same must be again filed with the clerk or register, accompanied with a statement showing the interest of the mortgagee in the property. The same becomes void as to creditors.

NEW YORK.—To render a chattel mortgage valid as against creditors and purchasers, there must be actual possession by the mortgagee, or the mortgage or copy must be filed in the town or city where the mortgagor resides. The mortgage must be refiled every year.

NEBRASKA.—Chattel mortgages are valid against *bona fide* purchasers and creditors, if the instrument shall be filed and recorded in the office of the county clerk; but cease to be valid against creditors, purchasers and subsequent mortgagees in good faith after the expiration of one year from the filing thereof, unless within thirty days next preceding the termination of said year a true copy of the mortgage, together with a statement exhibiting the interest of the mortgagee in the mortgaged property, shall again be filed and recorded. Sale or mortgage of chattels, unless accompanied by immediate, actual delivery and continued change of possession, are *prima facie* fraudulent and void as against creditors and subsequent *bona fide* purchasers, unless the instrument has been duly filed and recorded in the office of the county clerk.

NORTH CAROLINA.—No chattel mortgage of personal property is valid unless the same is duly recorded in the county where the grantor resides, or the possession of the property is removed from the grantor, and is only authorized on property to the value of $300.

OHIO.—A chattel mortgage of any kind is valid, if the instrument itself, or a true copy thereof, be deposited with the clerk of township where the mortgagor resides; or if he be a non-resident, where the property is situate at the time of the execution of the mortgage.

Every mortgage so filed shall be valid one year, and may be renewed within thirty days of the expiration of the year, by refiling the original mortgage, or a copy of it, with the statement as above. Each renewal is valid one year, and the mortgage may be so renewed indefinitely

OREGON.—A chattel mortgage to be a lawful lien, must be filed in the county clerk's office, and is in force for one year only from the date when so filed. They may be returned for a further period of one year by the mortgagee, within thirty days next preceding the expiration of the year, making and annexing to the instrument on file an affidavit setting forth the interest which the mortgagee has by virtue of such mortgage in the property therein mentioned. Within thirty days of the expiration of the second year, another affidavit may be made in like manner and with like effect.

SOUTH CAROLINA.—A chattel mortgage of perishable goods, of goods, wares, and merchandise, in fact, of any personal property, is valid, if recorded within sixty days in the office of the registrar of *mesne* conveyances in the county wherein the property is situated. In all counties, except Charleston, the clerk of the court of common pleas is *ex officio* registrar.

TENNESSEE.—A mortgage must be proved and registered in the county where the mortgagor resides. If the mortgage contains a power of sale, it may be foreclosed in accordance therewith; if not, it is foreclosed by bill in equity and decree therein.

TEXAS.—A chattel mortgage is valid here between the parties thereto, but void as against creditors and *bona fide* purchasers without notice, unless recorded in the county where the mortgagor resides.

VIRGINIA.—A chattel mortgage is unknown in this State, though its equivalent is found in deeds of trust of personal property, by which personal property of any description may be conveyed for the benefit, and thus made available for the security of creditors. Such deeds are not effective, as to other creditors and subsequent purchasers for value without notice, except from the time of their admission to record in the proper clerk's office.

WEST VIRGINIA.—A chattel mortgage is governed by the common law; and the mortgage will be void unless possession of the mortgage chattels is delivered to and continuously remains with the mortgagee.

WISCONSIN.—A chattel mortgage is not valid as to third parties, unless the property be delivered to the mortgagee and remain in his possession, or the mortgage be filed with the clerk of the town where the mort-

gagor resides, or where the property is situated, if the mortgagor is a non-resident.

ONTARIO.—No chattel mortgage is valid as against the rights of third parties (if the goods remain with the grantor) unless said instrument is duly filed in the office of the clerk of the county, in which the property so mortgaged is situate, and it shall cease to be valid as against creditors, if not refiled before the expiration of the first year, together with a statement exhibiting the interest of the mortgagee in the property thereby claimed. Every chattel mortgage is void as against creditors, unless accompanied with an affidavit of the mortgagee, sworn before a commissioner of the court of Queen's Bench or common pleas, that the mortgagor is justly and truly indebted to the mortgagee in the sum mentioned in said mortgage, and that it was executed in good faith and for the express purpose of securing the payment of the money so justly due, and not for the purpose of protecting the goods and chattels mentioned therein against the creditors of the mortgagor—and in case of an absolute sale, that the sale is *bona fide* and for good consideration (*naming the sum*) and not for the purpose of holding the goods against the creditors of the bargainor.

NEW BRUNSWICK.—Mortgages on chattel property are valid, and require to be registered, but not every year. Bills of sale require to be registered in the record office.

Mortgage of Personal Property.

I,.....of.....in consideration of.....dollars to me paid by ... .of....., convey to the said..... the following personal property, to wit: (*or if the goods are too numerous to be recited, say, the goods and chattels mentioned in the schedule hereto annexed*), and now in the....., in the town (*city*) of .....aforesaid.

To hold the aforegranted goods and chattels, to the said.. ..... and his assigns forever.

And I covenant, that I am the lawful owner of said goods and chattels, and have good right to dispose of the same in the manner aforesaid.

Provided, nevertheless, that if the said.....pay to the said . ...or his assigns the sum of.... .dollars in..... from date, with interest on said sum at the rate of.....per cent. per annum, payable..... .... .., then this deed, as also a certain note of even date with these presents, given by said. ..... to said .... or order, to pay the said sum and interest at the times aforesaid, shall be void.

In Witness Whereof, I hereto set my hand and seal, this.....day of....., in the year of our Lord one thousand eight hundred and....

Executed and Delivered ..... [L. S.]
In Presence of [L. S.]

A Chattel Mortgage, with Power of Sale.

Know All Men by These Presents, That I (*name of mortgagor*), of....., in the County of.....and State of . ....., in consideration of.....dollars, to me paid by (*name of mortgagee*) of the town (*or city*) of.....in the County of....., and State of ....., the receipt whereof is hereby acknowledged, do hereby grant, bargain, and sell unto the said.....and his assigns, forever, the following goods and chattels, to wit:

(*Here insert an accurate list and full description of the articles mortgaged.*)

To Have and to Hold, All and singular, the said goods and chattels unto the mortgagee herein, and his assigns, to their sole use and behoof for ever. And the mortgagor herein, for himself and for his heirs, executors, and administrators, does hereby covenant to and with the said mortgagee and his assigns, that said mortgagor is lawfully possessed of the said goods and chattels, as of his own property; that the same are free from all incumbrances, and that he will warrant and defend the same to him the said mortgagee and his assigns, against the lawful claims and demands of all persons.

Provided, Nevertheless, that if the said mortgagor shall pay to the mortgagee, on the.....day of... .....in the year.....the sum of ....dollars, then this mortgage is to be void, otherwise to remain in full force and effect.

And Provided Further, That until default be made by the said mortgagor in the performance of the condition aforesaid, it shall and may be lawful for him to retain the possession of the said goods and chattels, and to use and enjoy the same; but if the same or any part thereof shall be attached or claimed by any other person or persons at any time before payment, or the said mortgagor, or any person or persons whatever, upon any pretence, shall attempt to carry off, conceal, make way with, sell, or in any manner dispose of the same or any part thereof, without the authority and permission of the said mortgagee or his executors, administrators, or assigns, in writing expressed, then it shall and may be lawful for the said mortgagee, with or without assistance, or his agent or attorney, or his executors, administrators, or assigns, to take possession of said goods and chattels, by entering upon any premises wherever the same may be, whether in this County or State, or elsewhere, to and for the use of said mortgagee or his assigns. And if the moneys hereby secured, or the matters to be done or performed, as above specified, are not duly paid, done or performed at the time and according to the conditions above set forth, then the said mortgagee, or his attorney or agent, or his executors, administrators, or assigns, may by virtue hereof, and without any suit or process, immediately enter and take possession of said goods and chattels, and sell and dispose of the same at public or private sale, and after satisfying the amount due, and all expenses, the surplus, if any remain, shall be paid over to said mortgagor or his assigns. The exhibition of this mortgage shall be sufficient proof that any person claiming to act for the mortgagee is duly made, constituted, and appointed agent and attorney to do whatever is above authorized.

In Witness Whereof, The said mortgagor has hereunto set his hand and seal this .....day of.....in the year of our Lord one thousand eight hundred and....

Executed and Delivered (*Signature of mortgagor.*) [*Seal.*]
In Presence of .... [*Seal.*]

State of.....
.....County. } ss.

This mortgage was acknowledged before me, by.....(*the mortgagor*), this....day of.....A. D. 18....

COMMON CARRIER.

A Common Carrier is one who, as a regular business, undertakes for hire, the carriage of goods for such persons as may employ him.

The rights and responsibilities of a common carrier briefly stated are:

He is bound to take all goods offered him, if he be a carrier of goods, and the persons of passengers if he be a carrier of passengers, and to take good care and make due transport and delivery of them. If he should refuse to receive goods in the line of his business, except from inability to carry them, he would be liable for damages.

He has a lien upon the goods transported and upon the baggage of a passenger for the payment of his hire.

He is liable for all loss or injury to the goods under his charge, although not through his negligence or fault, unless the loss happens from the act of God or the public enemy; this liability commences from the time of their delivery to him or his agent.

A carrier of money will be under the same liability for its loss as a carrier of goods, if that be his business.

The same person or corporation may, in addition to the business of a common carrier, be engaged in the business of a warehouseman or forwarding merchant. His peculiar liability does not attach to either of these last named em-

ployments, who would be liable only in case of their *own* negligence.

The general rule established is: If a common carrier receives goods at its depot, to be stored until they can be carried, or, if at the end of the transit they are thus stored for the convenience of the owner, while thus stored at either end of the route, the carrier is liable only as a warehouse man; but if they are kept for the convenience of the carrier, at either end of the transit, his liability is that of a carrier.

In the carriage of articles requiring peculiar care, and if notice be given, by writing on the article or other appropriate directions, with reference to their care, as "Glass, with care," "Books, keep dry," "This side uppermost," etc., he is bound to follow such directions at his risk.

The carrier of passenger's liability, while not as broad and unlimited, is still stringent and extreme. A passenger carrier is obliged to carry all persons who offer to pay for their transportation, provided,

First, that he is a fit person and in a fit condition to be received; *Second*, that the carrier have sufficient room; and *Third*, that he has no design to interfere with a carrier's interest, or to disturb his business.

A carrier may eject or remove persons who refuse to obey his reasonable regulations; thus passengers must surrender their tickets and receive checks in exchange from the conductor, if this be the regulation of that railway; so also they must exhibit their tickets whenever required by the conductor.

A passenger carrier is bound to transport his passengers over the whole route, in fit and proper carriages, at proper speed, and for a reasonable compensation; to notify his passengers of any special dangers; to afford similar accommodations and treatment to them all, unless a distinction be justified by the filthy appearance, drunken or dangerous condition, or misconduct of a passenger. His carriages must be kept in good condition, and not overloaded, must have suitable and sufficient motive power, competent and trustworthy drivers, conductors, and engineers, must take the usual route, stop at the ordinary places with proper intervals for rest and food, and leave the passengers wherever their agreement stipulates, and, in the absence of express agreement, at the usual stopping place or depots.

The passenger, to become entitled to compensation for injuries received, must himself have been in the exercise of proper care of his own person.

The fare of a passenger includes compensation for the conveyance of ordinary baggage. The term baggage properly includes wearing apparel usually worn by travelers, and articles of ornament and use, or of amusement, as fishing tackle or implements of hunting.

A check is usually affixed to each parcel of baggage received by a railway company for transportation, and a duplicate delivered to the passenger. Upon producing the check at the termination of the route, the passenger is entitled to his baggage, and, if it is refused, may maintain an action therefor. If the check be lost or stolen, the passenger may still, upon proper evidence of ownership, maintain an action for the baggage, if the company refuse to deliver it to him.

A general pass held by a passenger, having an endorsement upon the back as follows: "The person who accepts and uses this free ticket thereby assumes all risk of accident, and expressly agrees that the company shall not be liable under any circumstances, whether of negligence by their agents or otherwise, for any loss or injury sustained by him, in his person or property, while using this ticket," does not exempt the carrier from liability for gross negligence, or for the want of ordinary care.

Printed rules and regulations of railroad corporations and steamboat companies are frequently posted up for the guidance of passengers; for example, passengers are forbidden to ride on the platform or in the baggage car. Wherever the regulation is reasonable the passenger is bound to conform to it. If an accident happens, and he is injured in consequence of his disregard of such a regulation, the carrier is not liable; but if a collision should occur, and such passenger be injured thereby, his disregard of the regulation not contributing to produce the injury, the carrier would be responsible. If a servant or agent of such a company is injured by the fault of a fellow servant or agent, or by reason of any accident occurring without gross negligence on the part of the company, he is without remedy. It is one of the risks of the business in which he is engaged.

The shipper of goods should read the carrier's receipts, and be perfectly conversant with all the conditions therein, as common carriers are very careful in regard to their receipts, and will not sign any other than those furnished by themselves, which they furnish free of charge to all applicants.

EXPRESS COMPANY'S RECEIPT.

Read This Receipt. UNITED STATES EXPRESS CO.

Received from.....at Chicago, Ill., the following articles, which we undertake to forward to the point nearest to destination reached by this company only, perils of navigation excepted. And it is hereby expressly agreed, that the said UNITED STATES EXPRESS COMPANY are not to be held liable for any loss or damage, except as forwarders only; nor for any loss or damage of any box, package or thing, for over $50, unless the just and true value thereof is herein stated; nor for any loss or damage by fire, the acts of God, or the enemies of the Government, the restraint of governments, mobs, riots, insurrections or pirates, or from any of the dangers incident to a time of war; nor upon any property, or thing, unless properly packed and secured for transportation; nor upon fragile fabrics, unless so marked upon the package containing the same; nor upon any fabrics consisting of, or contained in, glass. If any sum of money, besides the charge for transportation, is to be collected from the consignee on delivery of the property described herein, and the same is not paid within thirty days from the date hereof, the shipper agrees that this Company may return said property to him at the expiration of that time, subject to the conditions of this receipt, and that he will pay the charges for transportation both ways, and that the liability of this Company for such property, while in its possession for the purpose of making such collection, shall be that of warehousemen only.

Date	Articles	Value	Consignee	Destination	Receipted by

STEAM PACKET COMPANY'S RECEIPT.

MARKS AND NUMBERS.

Received from.....
the following articles, being marked and numbered as in the margin, in apparent good order, the contents and value unknown,

to be transported from.....to.....on one of the Company's steamers, and to be delivered on their wharf in ....in like good order and condition, the dangers of the sea, of fire on board or on wharf, collision, and all other accidents excepted.

DATED AT....., } .....
.....18 } *For the Company.*

RAILROAD RECEIPT.

Chicago,.....18

Received from.....in apparent good order, by the ILLINOIS CENTRAL RAILROAD COMPANY, consigned to..... .....the following articles, as marked and described in the margin, subject to the conditions and regulations as per published Tariff of said Company, and payment of freight at the rate of..... .. ..per 100 lbs., and such other expenses or charges as may have accrued upon said articles. It is expressly agreed and understood, that the Company is not responsible for loss of goods of which the contents are unknown, for leakage of any kinds of Liquids, Breakage of any kinds of Glass, Carboys of Acids, or articles packed in Glass, Stoves, or Stove Furniture, Castings, Machinery, Carriages, Furniture, Musical Instruments of any kind, Packages of Eggs, or for loss or damage on Hay, Hemp, Cotton, or any articles the bulk of which renders it necessary to be shipped in open cars, or for damage on perishable property of any kind, occasioned by delays from any cause, or change of weather, or for damage or loss by fire, or for loss or damage on the Lakes or Rivers, unless it can be shown that such damage or loss occurred through the negligence or default of the Agents of the Company. And it is further especially understood, that for all loss or damage occurring in the transit of said packages, the legal remedy shall be against the particular carrier or forwarder only in whose custody the said packages may actually be at the time of the happening thereof; it being understood that the said ILLINOIS CENTRAL RAILROAD COMPANY assume no other responsibility for their safety or safe carriage than may be incurred on its own road. *All Packages subject to charge for Cooperage, if necessary.*

Marks and Consignee.	No.	Description of Articles.	Weight.

Formerly every instrument under seal was called a deed, but the common accepted meaning of the word now is, a written instrument for the sale of lands.

In this country generally no lands can be transferred except by deed, which must be signed, sealed, acknowledged, delivered and recorded. In some States the seal is abolished. In the States where seals are required, great care should be taken that only those recognized in law are used.

The person making a deed is called a *grantor*; the person in whose favor the deed is made is called the *grantee*. In giving a deed the grantor should sign his full name, writing clearly, and with ink of the best quality. The grantee's name should also be inserted in full, and clearly written, in the proper place. The practice in our large cities of inserting in lead pencil the name of an agent who represents a principal, the principal at the time not wishing to be known in the transaction, then at some future time erasing and inserting name of the principal, is a risk that will, under certain circumstances, jeopardize his rights and title.

In giving a deed the printed forms are much to be preferred to all others, as all phrases and forms that are so necessary to explain the full intent and purpose of the deed are fully given, and based on the statute law of the State where drawn, hence grantee can feel confident that all the requirements and restrictions are embodied in his deed.

A deed to be valid must be delivered. If a person makes a deed and acknowledges it, and retains possession of it and dies, the deed is void and of no effect. The possession of the deed by the grantee, no matter how obtained, if known to, and assent given by the grantor, is a delivery.

A witness to a deed should witness the signing of it by the grantor, though if not actually signed in his presence, but if brought immediately to him by the grantor who acknowledges that it is his signature and asks him to witness it, this would make the signature valid.

The grantor to a deed must be of legal age, of sound mind, and the owner of the property. In many of the States there are various restrictions and qualifications arising out of lunacy, idiocy, infancy, intoxication, partnership, marriage, etc. A knowledge of the local statute laws governing deeds is necessary to avoid future litigation.

A conveyance of a partnership real estate will not be valid unless signed by each of the partners with their separate seals; though if one partner be authorized by special letters of attorney to act for another, such act is valid.

In many States it is required that the wife shall sign separately, or jointly with her husband in the execution of a deed, and thereby make it a valid conveyance. Precautions are provided by law in some of the States, to make sure that she executes such a deed of her own free will. All such forms and requirements should be followed implicitly. See *Rights of Married Women.*

A certificate of acknowledgement by a justice must state exactly how it was made before him.

All deeds must be recorded in the county in which the land lies. A deed is regarded as recorded the moment that it is placed in the hands of the recording officer, and he generally writes upon it the year, month, day, hour and minute when it was received by him.

Deeds should be for a stated consideration, which may be money, goods, gift, services or marriage. If, as is often the case, the grantee does not desire the amount of purchase money paid to be publicly known, and for other personal reasons, the language used is "in consideration of *one dollar*, (or any other nominal amount) to me paid, the receipt of which I acknowledge, etc."

The description of the land should be minute and accurate, great care being taken in this respect. It is customary to refer to the previous deeds by which the grantor obtained his title. In doing so, the parties, and date, book and page of registry should be given; thus the deed referred to in a deed becomes a part of the deed referring.

The *grantee* should see that his deed conveys land to himself *and his heirs.* Deeds conveying to the grantee *only* limit his title to his life, and such land cannot be left to his heirs at his death, nor can he sell it during his life.

In a deed in *fee simple* a conveyance of the absolute and entire ownership of the land is made.

In a *warranty deed* the grantor agrees to be answerable for any defect whatever that there may be in the title.

In a *quit-claim deed* the grantor conveys away all the title (if any) that he may perchance have in the land.

In a *trust deed* the grantee takes the estate upon some trust, or for some special purpose, therein specified.

A complete abstract of the various States and Canada—governing deeds—is here added.

Abstract of the Laws of the Various States of the United States and Province of Canada. *

ALABAMA.—Acknowledgment, and proof of conveyances may be taken by judges of any court of record, their clerks, chancellors and registers in chancery, justices of the peace and notaries public. In other States by the judges and clerks of any court of record in any State, notary public or commissioner appointed by the Governor of Alabama. Out of the United States, such acknowledgments and proof may be taken by the judge of any court of record, mayor or chief magistrate of any city, town, borough or county, notary public, or any diplomatic, consular or commercial agent of the United States. All conveyances of land must be written or printed on parchment or paper, and signed by the vender, or by his agent, legally authorized in writing. A wife may relinquish her right to dower by joining with her husband in a conveyance of land, and acknowledging same as above provided. A husband must join in conveyance of wife's separate property.

ARKANSAS.—Deeds must be under seal—a scrawl is a seal. Acknowledgment may be made before a justice of the peace of the county where the land lies, judge or clerk of any court of record, or notary public. Acknowledgments in other States and foreign countries same as in Alabama.

CALIFORNIA.—Deeds need not be under seal. Acknowledgment may be made within the State, before a judge or clerk of a court of record; or a mayor or recorder of a city; or a court commissioner; or a county recorder; or a notary public; or a justice of the peace. Out of the State, and in the United States, before a justice of the peace or clerk of any court of record; or a commissioner appointed by the Governor of this State for that purpose; or any other officer authorized by its laws to take such acknowledgment. Out of the United States, before a minister, commissioner or *charge d' affaire* of the United States, resident and accredited in the country where such acknowledgment is made; or a judge of a court of record of the country where the acknowledgment is made, or a commission appointed for that purpose by the Governor of the State, pursuant to special statutes; as a notary public. The husband or wife can each, without the consent or assistance of the other, convey his or her separate property. They must join in a conveyance of their community property.

COLORADO.—Deeds must be under seal—a scrawl is a seal. Acknowledgments in the State may be made before any judge or clerk of a court of record under the seal thereof; or before the clerk and recorder of any county or his deputy under the county seal, or before any notary public under his notarial seal, or before any justice of the peace. Acknowledgments out of the State and in any foreign country should be made as in California. Witnesses to deeds are not necessary, but are desirable.

CONNECTICUT.—Deeds must be in writing, and under seal—a scrawl is a seal. Subscribed by the grantor or his attorney duly authorized, attested by two witnesses, with their own hands, and acknowledged by the grantor as his free act and deed. Acknowledgment, in the State, is made before a judge of a court of record of this State or of the United States, justice of the peace, commissioner of the school fund, commissioner of the superior court, notary public, town clerk or assistant town clerk. Acknowledgments out of the State, and in foreign countries, should be made as in California. Conveyances of real estate situated in this State, and powers of attorney therefor, executed and acknowledged in any other State or Territory in conformity to its laws relative to the conveyance of lands therein situated, are valid. The wife need not be privately examined apart from her husband. The husband joins with the wife in the conveyance of her real estate, but conveys his own without her signature. Dower attaches only to the real estate belonging to the husband at his decease.

DISTRICT OF COLUMBIA.—Acknowledgments may be made before any of the following named officers of State, district, county or Territory within United States, in which person making deed may be living, namely: Before any judge or court of record and of law; any chancellor of State; any judge of supreme, circuit, district or territorial courts of the United States; any justice of the peace; any notary public; any commissioner of the circuit court of district appointed for that purpose. The officer taking acknowledgment must annex to the deed a certificate under his hand and seal. When acknowledgments are made beyond limits of District, within United States, the certificate of the same must be accompanied by certificate of the register clerk or other public officer having cognizance of the fact under his official seal, that, at the date of the acknowledgment, the officer taking the same was, in fact, the officer he purported to be. Deeds made in a foreign country may be executed and acknowledged before any judge or chancellor of any court, master or master extraordinary in chancery, or notary public, or before any secretary of legation or consular officer of the United States.

DELAWARE.—Deeds must be in writing under seal—a scrawl is a seal. Acknowledgments may be made before any judge or clerk of record, justice of the peace or notary public. If out of the State and in a foreign country, the same as in Alabama. Only one witness is necessary to a deed. The certificate of acknowledgment *must* show the wife relinquishes her dower, and the private examination *should* be certified. Deeds must be recorded within one year after the sealing and delivering of the instrument.

FLORIDA.—Deeds must be in writing, sealed and delivered in the presence of not less than two witnesses—a scrawl with the word seal written in it, is a sufficient seal. Acknowledgments may be made before any judge, clerk of the circuit court, notary public or justice of the peace within the State. If executed in any other State, or foreign country, they may be made as given in State of Alabama. Should the deed be acknowledged in any other State or country, before any officer not having a seal of office, he should have attached thereto a certificate of the clerk of a court of record, a certificate of the secretary of state, minister plenipotentiary, extraordinary, minister resident, *charge d'affaires*, commissioner or consul (as the case may be), that the person whose name is subscribed to the certificate of acknowledgment was at the date thereof such officer as he is therein represented to be, that he believes the signature of such persons subscribed thereto to be genuine, and that the deed is executed and acknowledged according to the laws of such State, Territory or foreign country. Deeds must be recorded within six months after the sealing and delivery of the instrument. The wife must join with the husband in the execution of deeds to relinquish her dower.

GEORGIA.—Deeds must be in writing, under seal, signed by the maker, attested by at least two witnesses and delivered to the purchaser, or some one for him, and made for a consideration. Acknowledgment in this State must be attested by a judge of a court of record, or a justice of the peace, or notary public, or clerk of the superior court of the county where the land lies. Out of this State it must be attested by a commissioner of deeds for the State of Georgia, or a consul or vice consul of the United States, or by a judge of a court of record in the State where executed, with the certificate of the clerk, under the seal of such court, of the genuineness of the signature of such judge. Deeds must be recorded within one year from date of sealing and delivery, and on failure to record, such deed loses priority over a subsequent deed which is recorded.

ILLINOIS.—Deeds must be under seal—a scrawl answers for a seal. No witnesses are required. Acknowledgments in this State may be made before any judge or clerk of a court of record, master in chancery, notary public, United States commissioner, circuit or county clerk, or justice of the peace. Without the State, such acknowledgment may be taken before a justice of the peace, a notary public, United States commissioner, commissioner to take acknowledgments of deeds, mayor of a city, clerk of a county, or before any judge, justice or clerk of the supreme court, or any circuit or district court of the United States, or any judge, justice or clerk of the supreme, circuit, superior, district, county or common pleas court of any of the United States or their Territories. Without the State and in foreign countries, the acknowledgment may be taken before any Illinois commissioner, or before any officer of the State, Territory or county where made, authorized by the laws thereof to take acknowledgments. The officer must be authenticated by the certificate of the county clerk or a clerk of record under his official seal. No deed or other instrument can be construed as releasing or waiving the right of homestead, unless the same shall contain a clause expressly releasing or waiving such right; and in such case, the certificate of acknowledgment must contain a clause substantially as follows: "Including the release and waiver of the right of homestead."

INDIANA.—Deeds must be in writing, signed and acknowledged; seals and scrolls are abolished; the word "heirs" is not necessary, neither are witnesses. Acknowledgments in this State may be made before, a justice of the peace of the county where the land lies, before a judge or before a notary public; if out of the State, before a commissioner of this State, notary public, or before the chief officer or mayor of a town or city who has a seal, or before a consul or minister of the United States who has a seal. The seal must be attached and the deed recorded in the county where the land lies.

IOWA.—Deeds must be in writing, signed and acknowledged; seals and witnesses are not necessary. Acknowledgments made in the State must be before a judge or clerk of any court of record, county auditor or his deputy, each notary public and justice of the peace in his own county. Out of State must be before some court of record, before some commissioner for the State of Iowa, or before a notary public or justice of the peace.

KANSAS.—Deeds must be in writing, subscribed by the grantor, or his attorney, or his agent and attorney. Private seals and witnesses are not necessary. Acknowledgments within this State must be before some court having a seal, or some judge, justice or clerk thereof, or some justice of the peace, notary public, county clerk or register of deeds, or mayor or clerk of an incorporated city. When acknowledged without this State, it must be before some court of record, or clerk or officer hold-

* See Laws of the Territories, Page 496.

ing the seal thereof, or before some notary public or justice of the peace, or commissioner to take acknowledgments appointed by the Governor of this State, or before any consul of the United States, resident in a foreign port or country. If taken before a justice of the peace, the acknowledgment must be accompanied by a certificate of his official character, under the hand of some court of record, to which the seal of said court shall be affixed. Husband and wife should always join in conveyances. No separate acknowledgment is required on the part of the wife.

KENTUCKY.—Deeds must be in writing; no seal is necessary. Acknowledgments in this State by persons other than married women may be made before the clerk of a county court, outside of the State, in conformity with the laws of the State or country where acknowledged. A deed of a married woman must be acknowledged as named in the preceding sections. Previous to such acknowledgment, it shall be the duty of the officer to explain to her the contents and effect of the deed separately and apart from her husband, and thereupon, if she freely and voluntarily acknowledge the same, and is willing for it to be recorded, the officer shall certify the same. When taken by an officer out of this State, the same must be acknowledged and certified to. Deeds must be legally presented for record within sixty days from the date thereof. By non-residents, within four months; if out of the United States, within twelve months. Deeds are not legally recorded until the clerk's tax is paid. The county clerk is the recorder of deeds. Deeds must be recorded in the county where the land lies, and take effect in the order in which they are recorded.

LOUISIANA.—Deeds must be in writing; no seal or scrawl is necessary. Acknowledgment in the State must be made before a notary public or recorder in presence of two witnesses, who may prove the signature. Out of the State, before a commissioner of Louisiana, or in conformity to the laws of the State where acknowledged. The husband must join in the execution of a deed made by the wife conveying her real estate, and authorize her. When the husband sells his own real estate, the wife must join him and renounce all her rights, and she must be examined apart from her husband and duly informed of the nature of the act.

MAINE.—Deeds must be in writing, signed, under seal; a scroll is not sufficient; witnesses are not necessary; acknowledgment in the State must be before a justice of the peace. Out of the State, before any justice of the peace, magistrate, notary public, commissioner for the State, or by any United States minister, consul, or any notary public in any foreign country. The wife must join in the deed to relinquish dower, or she may do it by a separate deed. When she joins with her husband in the same deed, either can acknowledge the instrument. No separate examination of the wife is necessary.

MARYLAND.—Deeds must be in writing, signed and sealed—a scroll is sufficient—and attested by at least one witness, and a consideration stated. Acknowledgments in the State may be made before any court of record, justice of the peace, the official character of the justice of the peace duly certified to under seal. Without the State, before a notary public, a judge of any court of record, or a commissioner of Maryland, to take acknowledgment of deeds. Out of the United States, before any minister or consul of the United States, a notary public under seal. The wife must join the husband in deeds of fee simple property to release her right of dower. No separate examination or special form of acknowledgment is necessary for a married woman. Deeds must be recorded within six months from date of signing and delivery.

MASSACHUSETTS.—Deeds must be in writing, signed and sealed; a water or other substance upon which an impression may be made, is a valid seal. A witness is not necessary. Acknowledgments may be made before any justice of the peace, magistrate or notary public, or commissioner appointed for that purpose by the Governor of this State within the United States, or in any foreign country, or before a minister or consul of the United States in any foreign country. In signing deeds it is not necessary that the wife should be separately examined; it is sufficient to bar her dower, if she join with her husband in the conveyance.

MICHIGAN.—Deeds must be in writing, signed and sealed; a scroll is regarded as a seal, and attested by witnesses. Acknowledgments may be made before any judge or commissioner of a court of record, or before any notary public or justice of the peace within the State. The deed must be recorded in the county where the land lies. When executed in any other State they must be executed according to the laws of such State, and the execution thereof may be acknowledged before any officer authorized by the laws of such State to take acknowledgments; or they may be acknowledged before any commissioner appointed by the Governor of this State for such purpose. The acknowledgment by a married woman, when she joins with her husband in a deed, must be taken separately and apart from her husband, and she must acknowledge that she executes the same freely and without any fear or compulsion from any one. A husband is not required to join in a deed by the wife conveying her property.

MINNESOTA. Deeds must be in writing, signed and sealed; a scroll is regarded as a seal, and attested by two witnesses, and recorded in the county where the property is. Acknowledgments may be made before a judge, a clerk of any court of record, notary public, justice of the peace, or court commissioner. Out of this State, before a judge of a United States court, judges or clerks, or justices of the peace, notaries public under seal, or commissioners appointed by the Governor of this State for that purpose. No separate acknowledgment to a deed is required by a wife, but she must join in her husband's acknowledgment.

MISSISSIPPI. Deeds must be in writing, signed and sealed, a scrawl being regarded as a seal, and attested by two witnesses. Acknowledgments may be made before any judge or clerk of a court of record, justice of the peace, or member of the board of supervisors in the State. If outside of the State, same as in Illinois. If a married woman is a party to a deed she must be examined separate and apart from her husband, and acknowledge that she signed, sealed, and delivered the foregoing deed as her own voluntary act and deed, freely, without any fear, threats, or compulsion of her husband.

MISSOURI.—Deeds must be in writing, signed and sealed—a scrawl is regarded as a seal. Witnesses are not necessary. Acknowledgments in this State may be made before a justice of the peace of the county where the land lies, before a court or judge, the court having a seal, or before a notary public; if out of this State, before a commissioner of this State, notary public, or before a court, or judge, or clerk of a court having a seal, or chief officer or mayor of a town or a city who has a seal, or consul or minister of the United States who has a seal. The seal must be attached and the deed recorded in the county where the land lies.

NEBRASKA.—All deeds must be in writing, and signed by the grantor, in the presence of at least one witness, who must subscribe as such and be duly acknowledged or proved and recorded. Seals are not necessary. Acknowledgments may be taken before a judge or clerk of any court, justice of the peace, or notary public; no officer can take any such acknowledgment or proof out of his State jurisdiction. The certificate of acknowledgment must be indorsed on the instrument, and show that the grantor acknowledged the same to be his voluntary act and deed, and that the officer before whom the same was taken knew him to be the identical person whose name was affixed as grantor, or had satisfactory evidence of the fact. Acknowledgments taken in other States or foreign countries made as in State of Illinois. All deeds, duly executed and acknowledged, must be recorded in the office of the clerk of the county in which the land lies; in case the land is situated in an unorganized district, the deed is to be recorded in the office of the clerk of that county to which said district is attached for judicial purposes. No separate examination is required in taking a wife's acknowledgment; to convey her right of dower she must execute a deed with or without her husband.

NEVADA.—Deeds must be in writing, signed and sealed, a scrawl being sufficient. Witnesses are not necessary. Acknowledgments may be made before a judge or clerk of a court having a seal, a notary public, or a justice of the peace. Out of the State, before any judge, clerk of a court having a seal, a notary public, or justice of the peace, or a commissioner of this State. Outside of the United States before some judge or clerk of a court of a State, Kingdom, or Empire, having a seal, a notary public, or by a minister, commissioner or consul of the United States. If the grantor does not acknowledge the execution of the deed, the witness may prove his signature; but if the witnesses are dead or cannot be had, proof by competent parties, under oath, of the signature of the grantor, and at least one witness. The wife must join the husband in the execution of a deed.

NEW HAMPSHIRE.—Deeds must be in writing, signed and under seal, and attested by two or more competent witnesses. Acknowledgments may be made before a justice of the peace of the county where the land lies, before a court or judge, the court having a seal, or before a notary public; if out of the State before a commissioner of this State, notary public, or before a court or judge or clerk of a court having a seal, or before the chief officer or mayor of a town or city who has a seal, or before a consul or minister of the United States who has a seal, or a justice of the peace. The seal must be attached, and the deed recorded in the county where the land lies. No separate acknowledgment is required to be made by the wife, nor need she be examined separate and apart from her husband, but she must join in the deed to bar her dower or homestead. Certificate need not state that the wife releases her dower.

NEW JERSEY.—Deeds must be in writing, signed and under seal, of wafer or wax, and attested by at least one witness. The word "heirs" should be incorporated to convey fee simple. Acknowledgment must be before the chancellor or justice of the supreme court, a master in chancery, a judge of the court of common pleas, or a commissioner of deeds. Outside of the State or in a foreign country, same as law of New York. Both husband and wife must join in a deed conveying the estate of either, the wife to relinquish her dower in her husband's estate, and the husband to give his assent to the wife's conveyance.

NEW YORK.—Deeds must be in writing, signed and under seal, of wafer or wax—a scrawl is not sufficient—with one or more subscribing witness, unless the deed is acknowledged by the grantor. Within the State the acknowledgment must be made by judicial officers generally, by notaries public and commissioners of deeds. Without the State the acknowledgment may be taken before any New York commissioner, or before any officer of the State or Territory where made, authorized by the laws thereof to take acknowledgments. The officer must be authenticated by the certificate of the county clerk, under his official seal.

NORTH CAROLINA.—Deeds must be in writing, signed and sealed, a scrawl being sufficient. Acknowledged and proved by one or more subscribing witnesses. Within the State before a judge or clerk of a court of record, or notary public. When taken outside of the State and in foreign countries they may be acknowledged as in New York. The wife must join the husband in the execution of all deeds concerning real estate, to bar her dower, and her signature cannot be proven, but her separate acknowledgment must be taken; she must be examined privily and apart from her husband, and must show she does it to relinquish her dower. Deeds must be recorded within two years in the county where the land lies.

OHIO.—Deeds must be in writing, signed, sealed (a scroll will suffice), and acknowledged in the presence of two attesting witnesses, before any officer in the State empowered to take depositions. If the grantor is a non-

resident he may execute according to the laws of the State of Ohio, or the laws of the State or country where it is executed and acknowledged. Deeds must be recorded within six months from date of execution. The wife must join her husband in a deed or power of attorney, whether the land be in her own right, or she have but a dower interest therein.

OREGON.—Deeds must be in writing, signed, sealed (a scroll is sufficient), and attested by two witnesses, and duly acknowledged and recorded in the county where the land lies. Acknowledgment may be made before any judge of a court of record, justice of the peace or notary public out of the State, in conformity with the laws of the State or county where acknowledged, accompanied by a certificate of the clerk or other proper certifying officer of a court of record, under the seal of his office, that the person whose name is subscribed to the certificate of acknowledgment was, at the date thereof, such officer as he is therein represented to be; that he believes the signature of such person subscribed thereunto to be genuine, and that the deed is executed and acknowledged according to the laws of such State, Territory or district.

PENNSYLVANIA.—Deeds must be in writing, signed, sealed (a scroll is sufficient), and attested by two witnesses. Acknowledgments may be made before any judge of a court of record, mayor, recorder, and alderman of Philadelphia, Pittsburg, Allegheny and Carbondale, the recorders of deeds, the notaries public, and all justices of the peace. Without the State, in any foreign country, the acknowledgment may be taken before any officer of the State, Territory or country where made, authorized by the laws thereof to take acknowledgments; such officers must be authenticated by a clerk of county or court under seal; if the grantor is in the military service of the United States, before any person holding the rank of major or any higher rank in said military service. Proof of the execution of a deed may be made by the affidavit of a subscribing witness. Powers of attorney relating to real estate must be acknowledged the same as deeds. Deeds must be recorded in the county where the property lies. No deed or contract relating to the real estate by a wife is binding upon her, unless duly acknowledged.

RHODE ISLAND.—Deeds must be written, signed and sealed (a scroll is not sufficient). Witnesses are not necessary. Acknowledgments may be made before a senator, judge, justice of the peace, notary public, or town clerk. Out of the State acknowledgments may be made as in New York. Deeds must be recorded in the county where the property lies. The wife must join in the execution of a deed made by the husband, to relinquish dower; the husband alone is required to acknowledge it.

SOUTH CAROLINA.—Deeds must be in writing, signed (a scroll is sufficient), sealed in the presence of at least two attesting witnesses, and must be recorded in the parish where the land lies in thirty-three days after acknowledgment. Acknowledgments in the State must be made before a trial justice or notary public; without the State, before a commissioner of this State only. Previous to the probate of a deed one of the subscribing witnesses must go before a notary public or trial justice, if in this State, or before a commissioner for this State if out the State, and make affidavit that he saw the grantor sign, seal, and, as his act and deed, deliver that deed, and that he, with the other subscribing witness, naming him, did witness the execution thereof.

TENNESSEE.—Deeds must be in writing, signed and acknowledged by the grantor before two attesting witnesses, and recorded in the county where the land lies. Acknowledgments may be made in the State, other States and foreign countries, same as in Kentucky. Seals have been abolished. In this State the wife has no dower in land granted in fee by the husband and it is not necessary for her to join in the deed; if a trust deed is given, then the wife must relinquish dower by joining in the deed. In a separate estate belonging to the wife, the husband must always join her in the deed.

TEXAS.—Deeds must be in writing, signed, sealed (a scroll is sufficient), and acknowledged. If not acknowledged it must be proved by two attesting witnesses, and must be recorded in the county where the land lies. Acknowledgments may be made in the State, other States and foreign countries as in New York.

VERMONT.—Deeds must be written, sealed (a scroll is insufficient), and signed in the presence of two attesting witnesses, acknowledged and recorded in the county where the property is situated. Acknowledgments may be made before a master in chancery, a notary public, or a justice of the peace. Out of the State as in New York.

VIRGINIA.—Deeds must be in writing, signed, sealed (a scrawl is sufficient), and acknowledged and recorded in the county where the land lies, within sixty days from date of execution. Acknowledgments may be made as in New York, or may be proved by two witnesses. An acknowledgment of a married woman must be certified to if before a justice of the peace, by at least two justices, or by some officer having a seal.

WEST VIRGINIA.—Deeds must be in writing, sealed—a scroll is sufficient—signed and acknowledged, or proved by two attesting witnesses, and recorded in the county where the land is. Acknowledgments may be made as in New York State. The wife must join with the husband in the deed to relinquish her dower.

WISCONSIN.—Deeds must be in writing, signed, sealed—a scroll will answer—and executed in the presence of at least two attesting witnesses, and recorded in the county where the property lies. Acknowledgments may be made in the State, in other States and foreign countries, before officers, as named in New York. A married woman must join in the execution of a deed to her husband's property to bar her dower. She can do this by an attorney duly appointed.

PROVINCE OF ONTARIO.—Deeds must be in writing, signed and sealed—a scroll is not sufficient—and attested by two witnesses. Deeds may be proved by affidavit of one of the witnesses to said deed; said affidavit being engrossed on what is called a memorial, setting forth a digest of the principal details of the deed; this memorial shall be under the hand and seal of the grantee or the grantor, and is left for permanent record with the registrar of the county in which the property conveyed is situate. Within the province the affidavit to execution of deed may be taken on said memorial before the registrar of the county or his deputy, or before any judge of the Court of Queen's Bench of Ontario, or any judge of a county court, or any commissioner of the said Court of Queen's Bench, in Ontario. Out of the Province, proof of deeds, conveyances, or wills may be made by affidavit (or declaration when said declaration is by law permissible) sworn before the mayor or chief magistrate of any city, borough, or town corporate in Great Britain or Ireland, under the common seal of such city, borough or town corporate, or before the chief justice or judge of any Court of Queen's Bench in Quebec, or of the supreme court of any British colony, or before the mayor of any city, borough, or town corporate in any foreign country, or any consul or vice-consul of Her Majesty resident therein. Deeds, conveyances, judgments, etc., must be recorded in the county where property is situate, and bind lands according to priority of registration. A wife must join in a deed with the husband, in selling his real estate, to relinquish dower, and he must join with her in selling her separate real estate, acquired previous to, or subsequent to marriage.

PROVINCE OF NEW BRUNSWICK.—Deeds must be in writing, signed, sealed—a scroll is not sufficient—and witnessed by at least one attesting witness. The law governing acknowledgments is similar to that of Ontario. A conveyance, or power of attorney for the same, by a married woman, of all her right and interest in land jointly with her husband, shall be valid if executed without compulsion from him, and the person authorized by law to take acknowledgments of conveyances in other cases, certifying thereon that he has examined her apart from her husband, and that she acknowledged that she executed the conveyance freely.

Quit-Claim Deed.*

THIS INDENTURE, Made....., in the year of our Lord....., between (*name, occupation, and residence of grantor*) of the first part, and (*name, occupation, and residence of grantee*) of the second part, witnesseth, that the said party of the first part, for, and in consideration of the sum of..... ....., lawful money of the United States of America, to him in hand paid by the said party of the second part, at or before the ensealing and delivery of these presents, the receipt whereof is hereby acknowledged, has remised, released, and quit-claimed, and by these presents does remise, release, and quit-claim, unto the said party of the second part, and to his heirs and assigns, forever, all—

(*Here insert an accurate description of the property granted.*)

TOGETHER with all and singular the tenements, hereditaments, and appurtenances thereto belonging or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof. And also all the estate, right, title, interest, property, possession, claim, and demand whatsoever, as well in law as in equity, of the said party of the first part, of, in, or to the above-described premises, and every part and parcel thereof, with the appurtenances. To have and to hold, all and singular, the above-mentioned and described premises, together with the appurtenances, unto the said party of the second part, and his heirs and assigns forever.

IN WITNESS WHEREOF, The said party of the first part has hereunto set his hand and seal the day and year first above written.

Executed and delivered in presence of

(*Signature.*) (*Seal.*)

STATE OF..... } ss.
COUNTY OF..... }

On this.... ...day of....., in the year....., before me personally came. ....., who is known by me to be the individual described in, and who executed the foregoing instrument, and acknowledged that he executed the same.

J. P. (*Seal.*)

Warranty Deed.

THIS INDENTURE, Made the.....day of.....in the year one thousand eight hundred and.....between (*name, residence, and occupation of the grantor*) of the first part, and.....(*name, residence, and occupation of the grantee*) of the second part, witnesseth, that the said part of the first part, for and in consideration of the sum of.....

* As printed blanks giving all forms as required by State statutes governing deeds can be purchased from almost any bookseller, justice of the peace, or official designated to receive acknowledgments, it is not necessary to give the forms required in the different States.

lawful money of the United States, to.....in hand paid by the said part....of the second part, at or before the ensealing and delivery of these presents, the receipt whereof is hereby acknowledged, and the said part....of the second part,.....heirs, executors, and administrators, forever released and discharged from the same, by these presents, ha....granted, bargained, sold, aliened, remised, released, conveyed, and confirmed, and by these presents do....grant, bargain, sell, alien, remise, release, convey, and confirm, unto the said part ...of the second part, and to.....heirs and assigns forever, all (*here give an accurate description of property granted.*)

TOGETHER with all and singular the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof. And also all the estate, right, title, interest.....property, possession, claim, and demand whatsoever, as well in law as in equity, of the said part....of the first part, of, in, and to the same, and every part and parcel thereof, with the appurtenances.

TO HAVE AND TO HOLD the above granted, bargained, and described premises, with the appurtenances, unto the said part.....of the second part .....heirs and assigns, to..... .their own proper use, benefit, and behoof forever.

AND THE SAID.....for.....heirs, executors, and administrators, do.....covenant, grant and agree to and with the said part... of the second part .. ..heirs and assigns, that the said.... .....at the time of the sealing and delivery of these presents,..... lawfully seized in.....of a good, absolute, and indefeasible estate of inheritance in fee-simple of and in all and singular the above granted and described premises, with the appurtenances..... .....and ha ...good right, full power, and lawful authority to grant, bargain, sell, and convey the same in manner aforesaid: And that the said part ....of the second part,.....heirs and assigns, shall and may at all times hereafter, peaceably and quietly have, hold, use, occupy, possess, and enjoy the above granted premises, and every part and parcel thereof, with the appurtenances, without any let, suit, trouble, molestation, eviction, or disturbance of the said part... of the first part,..... ..heirs or assigns, or of any other person or persons lawfully claiming or to claim the same: And that the same now are free, clear, discharged, and unencumbered, of and from all former and other grants, titles, charges, estates, judgments, taxes, assessments, and encumbrances of what nature or kind soever.

And also, that the said part....of the first part, and.... ...heirs, and all and every person or persons whomsoever lawfully or equitably deriving any estate, right, title, or interest, of, in, or to the hereinbefore granted premises, by, from, under, or in trust for .....them, shall and will, at any time or times hereafter, upon the reasonable request, and at the proper costs and charges in the law, of the said part....of the second part,.....heirs and assigns, make, do, and execute, or cause to be made, done, and executed, all and every such further and other lawful and reasonable acts, conveyances and assurances in the law, for the better and more effectually vesting and confirming the premises hereby granted or so intended to be, in and to the said part....of the second part, ...heirs and assigns forever, as by the said part.. .of the second part, ...heirs or assigns, or.....their counsel learned in the law, shall be reasonably advised or required; And the said ... .heirs, the above described and hereby granted and released premises, and every part and parcel thereof, with the appurtenances, unto the said part....of the second part,..... ..heirs and assigns against the said part....of the first part, and.....heirs, and against all and every person and persons whomsoever, lawfully claiming or to claim the same, shall and will warrant and by these presents forever defend.

IN WITNESS WHEREOF, the said part....of the first part .....hereunto set ..... hand....and seal ..the day and year first above written.

(And (*name of the wife of the grantor*) signs and seals this deed in token of her relinquishment and release to the party of the second part of all her right of dower in the premises hereby granted.)

(*Signature of grantor.*) (*Seal.*)
(*Signature of grantor's wife.*) (*Seal.*)

Sealed and Delivered in the Presence of

STATE OF..... }
COUNTY OF..... } ss.

On the... .. day of .....in the year one thousand eight hundred and.....before me personally came.....to be the individual .. described in, and who executed the foregoing instrument, and..... acknowledged that....he....executed the same.

(*Signature.*)

GUARANTY.

A guarantee is "a promise to answer for the payment of some debt or the performance of some duty, in case of the failure of another person, who is in the first instance liable."

A contract of a surety or guarantor must be in writing, and must be upon sufficient consideration.

The guaranty—where the principal is an infant—is bound, though the contract with the infant is voidable.

The principal parties must not vary, or in any material matter depart from their contract without the consent of the surety, else he will be no longer bound.

If upon maturity of debt due, any valid agreement between the principals for a further extension of credit will release the surety.

An agreement guaranty payment for goods to be sold on four months' credit will not be valid if they are sold on three months', not even if the debt is permitted to remain four months. There must be no variation.

A guaranty that a mechanic shall perform any specified work within a given time would be discharged if anything be added, even with the full consent of the mechanic, to the labor to be performed, or in any essential particular change its character.

A guarantor of payment of a note should have notice within a reasonable time of the non-payment of the note, or else he will be discharged, if the maker was solvent when the note became due and has afterward become insolvent.

In case of a payment by a surety he is entitled to all the securities and collaterals held by the principal creditor, and equity will compel their assignment to him.

Letters of credit is a very common form of guaranty. They may be *general—i. e.*, to all or any one furnishing goods upon the faith of them—or *special* to some one person or firm, and may be confined to a single transaction or be continuing. Great care should be taken in writing them to confine his guaranty within the limits which he designs to observe.

A *proposal* to guaranty will not bind the proposer unless the party to whom the proposal is made, upon accepting it, gives notice to the proposer of his acceptance, and that he is acting upon it.

The liability of the surety is perfected and complete when the debtor makes default, and the creditor may then call upon the surety for payment, first performing any and all stipulations contained in the agreement of guaranty.

Guaranty to be Indorsed on a Note.

For value received I guaranty the payment of the within written note.

(*Date.*) (*Signature.*)

Guaranty of a Note on Separate Paper.

For value received I guaranty the due payment of a promissory note dated.....whereby.....promises to pay to.....,..... dollars, in.....months.

(*Date.*) (*Signature.*)

Guaranty in Another Way.

For value received I guaranty that the within (*note or bill, or that such a note or bill, describing it*) will be collected and paid if demanded in due course of law.

(*Date.*) (*Signature.*)

Guaranty Requiring no Notice of Acceptance.

In consideration that.....furnish to.....goods to the amount of two thousand dollars, on a credit of two months, I guaranty due payment therefor.

(*Date.*) (*Signature.*)

Assent of the Guarantor for an Extension of Time.

In consideration that .....gives to.....additional time to the extent of two months, for payment of the indebtedness due him from said.....guarantied by me, I hereby continue my guaranty for due payment thereof.

(*Date.*) (*Signature.*)

A General Guaranty.

"I hereby guaranty payment to any person who shall accept and retain this instrument as a guaranty, for all goods which he may from time to time supply to.....not exceeding at any time the amount of two thousand dollars. This to be a continuing guaranty till specially revoked. Notice to be given me within ten days after acceptance.

(*Date.*) (*Signature.*)

Guaranty to Cover only one Transaction.

I hereby guaranty payment to any person who shall accept and retain this instrument of guaranty, for goods which he may supply to ....., to an amount not exceeding one thousand dollars, on a credit not exceeding four months.

(*Date.*) (*Signature.*)

INSURANCE—MARINE, FIRE AND LIFE.

Insurance is a contract, whereby for a stipulated consideration, called a premium, an insurance company indemnifies the party insured against loss or injury to certain property or interests. When in writing, the instrument is called a *policy*. As the contract of insurance is a contract of indemnity for loss, the insured must, therefore, be interested in the property at the time of the loss.

There are three kinds of insurance, *marine*, *fire*, and *life* insurance, which will be explained hereafter.

Contracts of insurance may ordinarily be made by all persons capable of conducting business.

Contracts of insurance ought always to be in writing, though would be binding if only oral or by words spoken

Contracts of insurance are subscribed only by the insurers, but the instructions, conditions and stipulations it contains binds also the insured if he accepts the policy and put his property at risk under it.

A policy may insure a party who is not named, if "for whom it may concern," or words of equivalent import, are used; the phrase "on account of owners at the time of loss," or an equivalent phrase, will bring in those who were intended, if they owned the property when the loss occurred, although there were assignments and transfers between the time of insurance and the loss.

A policy sometimes defines and exactly describes the property insured, and sometimes it leaves it undetermined, but requires that it shall be afterward defined in writing on the policy as such and such property on board the ship. The first is the more common form of policy, and the last is called an *open* policy.

A claim for indemnity upon loss will be limited to the property described. When a party has made an agreement for insurance of his property and paid the required premium, he will be treated in equity as insured, whether a policy has been actually executed or not; and at law, no delivery of a policy is essential, as in a deed.

Alterations made by mutual agreement are valid, but a material alteration by either party without the consent of the other renders the contract void.

A policy may be assigned, and the assignee may sue in the name of the assignor.

If the property insured is transferred unaccompanied by a transfer of the policy with consent of the insurer, this discharges the policy, unless it was expressly made for the benefit of whoever should be owner at the time of the loss. Usually a clause to the effect that the policy is void if assigned without the consent of the insurers is inserted, although this would not apply to an assignment by force of law, as in a case of insolvency, or in a case of death. And after a loss has occurred, the claim against the insurers is always assignable like any other debt. And a seller who remains in possession of the property as trustee for the purchaser, or a mortgagor retaining possession, may retain the policy and preserve his rights.

Marine Insurance.

Marine insurance is the insurance of vessels, cargoes, and other maritime property against perils of the sea, to which they may be exposed during a specified voyage, or a fixed period of time.

If a vessel is insured, the insurance must be confined to the ship specified, but the goods and cargo described in a policy as being in a particular vessel may be shifted from one ship to another, and if it is done for a sufficient reason the insurer will remain liable.

A voyage from abroad may be insured, or, rather, the cargo, etc., brought by it, with much less that is specific and definite in the description than would be tolerated in an ordinary fire insurance policy, or even in a marine policy upon a vessel and its contents in the port where insurance is effected, and yet be quite sufficient, as a party expecting a cargo from a distant port, and desiring to protect his interests by insurance, may be ignorant of almost every thing which would enter into a general and ordinary description of the subject insured.

The name of the ship, or of the port from which she will take her cargo, or of her master, or the port of discharge, or the nature or quality of her cargo may not be known to him, and of course he may be unable to specify any of these, and yet, if he states the facts to an insurer, he may make a valid insurance for an agreed amount and it will be good, if a cargo be laden in any ship, to any port, and to any consignee.

FREIGHT.—Unearned, future and contingent is in England and America a proper subject of insurance. The term freight is defined in marine insurance as: 1. The remuneration to be paid to a ship owner for the hire of his ship under an express contract of affreightment for a certain voyage, or the price to be paid him for the carriage of goods irrespective of such voyage. 2. It also includes the benefit which the ship owner expects to derive from the carriage of his own goods in his own vessel; it is, however, necessary that the vessel should have begun her voyage, to entitle the insurer to profit.

Profits expected by one having a real interest in the subject matter out of which they are expected to arise, may be insured, although no recovery can be had without showing satisfactorily, that some profits would have been realized if the loss had not occurred.

The consignee of goods consigned to him for sale has an insurable interest in them to their full value; and he may insure them in his own name, holding such balance as shall remain, after he is indemnified, for the benefit of the owner. So, common carriers and warehousemen have sufficient interest to authorize them to insure property entrusted to them.

It is sufficient if the destruction of the subject would bring upon the insured a pecuniary loss, or even intercept and prevent his receipt of a profit; as, where one will make his commissions, if the goods arrive safely, upon their sale.

An interest held under an executory contract is a valid subject of insurance.

A seaman *cannot* insure his wages, because it is deemed important that he should feel the danger of losing them if the ship be lost.

Fire Insurance.

The same rules which define insurance generally hold good for the most part under a fire policy. The party insured must have some interest in the subject of insurance not only at the time of loss, but at the time of the insurance. The law will not enforce a wager policy against fire.

An insurer against fire must not alter the premises insured so that they will not be recognized as the property described in his policy, although reasonable repairs without leave would not invalidate the policy. If material alterations are contemplated, notice should be at once given to the insurers, and permission obtained and endorsed on policy.

A policy against fire only protects the goods insured so long as they remain in the same house as when the policy was effected. If removed to another house, notice should be given to the insurers, and the policy will be altered accordingly. Any misrepresentation or concealments in an application by the insured when material (*i. e.* when a knowledge of the facts would have prevented the contract) would void a policy.

The policy of insurance covers only that of fire, or injury by water used in the extinguishment of fire, or loss sustained by the blowing up of a building to arrest the progress of fire.

When property is destroyed by lightning, the insurers are not liable, unless there was ignition, or unless the policy expressly insures against lightning. An explosion by gunpowder is a loss by fire; not so is an explosion by steam.

In case of loss by fire a certificate of loss and notice to the insurer should be given without unnecessary or unreasonable delay.

Who may Insure.

As the law allows different persons to have distinct interest in the same property, so it will permit each to protect his special and individual interest, by means of insurance.

The vendor of real estate before actual conveyance, or of personal property after sale and before payment and delivery, has an insurable interest: an insolvent debtor, whose property is vested in assignees, may nevertheless insure it.

A building, purchased with partnership funds, but standing on the land of one partner, may be insured by the other partners.

One having a mechanic's lien upon a building has an insurable interest therein.

A purchaser, holding an executory contract for conveyance but having as yet no actual title, has an insurable interest for the full value of the property.

A railroad corporation, made liable by statute to pay for buildings burned by fire from their engines, would, upon general principles, probably be held to have an insurable interest in all property exposed to danger by reason of its proximity to their road, without special statute provision. In many States, however, they are specially authorized to insure such an interest.

A factor, who has the goods of his principal in his possession for sale on commission, has an insurable interest in them to the full extent of their value, and upon loss may recover in his own name the full amount, upon an averment of interest in himself.

A party, whose premises are subject to mortgage and other liens, has still an insurable interest to their full value; and such interest is not divested by a sale of the equity under execution, but continues until his right to redeem expires.

A husband who is tenant by the courtesy, has an insurable interest in the property of his wife, and may recover the whole amount of loss, not exceeding the amount insured.

One in possession of a house, under executory contract on which he has made a partial payment, has an insurable interest, and may insure it as his property, without stating the particular interest which he has in the premises, unless specially inquired of by the insurer, or unless the terms and conditions of the policy require that the particular interest of the insured, whether as owner, trustee, mortgagee, lessee or otherwise, shall be specifically stated in the policy.

A lien on a building, acquired by furnishing materials for its construction, is insurable, and the material man has a subsisting lien, during the interval between the furnishing of the materials and the expiration of the time limited by law for the filing of his claim, though no claim has been filed by him.

A husband has an insurable interest in goods settled to his wife's separate use, they living together and jointly using the property; and it has been held, that an insolvent retains an insurable interest in goods concealed from his creditors.

A wife had an estate for years in land, and her husband erected a house upon it; it was held that he has an insurable interest upon it.

A mechanic has an insurable interest in work already done upon a house at the time insurance is effected, payment for which is to be made upon completion of the house.

The interest one acquires in a house and lot purchased at an execution sale, though no money was paid or deed received, may be insured, provided the nature of the interest be fully disclosed to the agent of the insurer before the policy is issued.

An administrator of an insolvent estate has an insurable interest in buildings belonging to it.

A sheriff, who has goods in his custody under process, has a special property, giving him an insurable interest therein.

A policy of insurance upon the interest of a "mortgagee in possession" in a building "occupied by a tenant" is valid.

Where the *insured* has no interest in the property at the time of the loss, the policy is void, although the loss is, by the terms of the policy, made payable to a third person, and such *third person* at the time of the loss *has* an interest in the property.

Insured Notice of Loss by Fire.

To the Peoples' Fire Insurance Company.

TAKE NOTICE, That on the.....day of..... inst. (or last) a fire broke out in the building No. .... in .... street, in the city of ..... (*or otherwise describe the location*), whereon I am insured by you, by your policy No. .... the sum of ... . dollars. I have not yet learned and do not know, in what way the fire was caused; but as soon as I am able, I will give you further information on the subject. (*If the cause of fire is known, the particulars should be stated.*)

The house was wholly (*or partially*) destroyed by fire; and I shall claim a payment from you under your policy.

Written and sent this.....day of.....in the year.....

(*Signature.*) (*Seal.*)

Witness to the signature and sending.

(*Signature of Witness.*)

Short Insurance Rates.

The following table gives the customary short rates of insurance for periods less than a year or month, as issued by fire insurance companies:

Explanation:—If the rate is one per cent., *i. e.*, $1 on $100 for a year, the rate for one month is 4-20 of the annual rate, or 20 cents; for three months, 8-20, or 40 cents. For ten days, half of monthly rate, or 10 cents.

For Periods of Several Years.

1 Year.	2 Years.	3 Years.	4 Years.	5 Years.	Charge this Proportion of whole Premium.
1 mo.	2 mo.	3 mo.	4 mo.	5 mo.	4-20 or 20 per cent.
2 mo.	4 mo.	6 mo.	8 mo.	10 mo.	6-20 or 30 per cent.
3 mo.	6 mo.	9 mo.	12 mo.	15 mo.	8-20 or 40 per cent.
4 mo.	8 mo.	12 mo.	16 mo.	20 mo.	10-20 or 50 per cent.
5 mo.	10 mo.	15 mo.	20 mo.	25 mo.	12-20 or 60 per cent.
6 mo.	12 mo.	18 mo.	24 mo.	30 mo.	14-20 or 70 per cent.
7 mo.	14 mo.	21 mo.	28 mo.	35 mo.	15-20 or 75 per cent.
8 mo.	16 mo.	24 mo.	32 mo.	40 mo.	16-20 or 80 per cent.
9 mo.	18 mo.	27 mo.	36 mo.	45 mo.	17-20 or 85 per cent.
10 mo.	20 mo.	30 mo.	40 mo.	50 mo.	18-20 or 90 per cent.
11 mo.	22 mo.	33 mo.	44 mo.	55 mo.	19-20 or 95 per cent.

For Periods Less than One Year.

1 month, 4-20 of annual rate.
2 months, 6-20 of annual rate.
3 months, 8-20 of annual rate.
4 months, 10-20 of annual rate.
5 months, 12-20 of annual rate.
6 months, 14-20 of annual rate.
7 months, 15-20 of annual rate.
8 months, 16-20 of annual rate.
9 months, 17-20 of annual rate.
10 months, 18-20 of annual rate.
11 months, 19-20 of annual rate.

For Periods Less than One Month.

5 days, 35-100 of monthly rate.
10 days, 50-100 of monthly rate.
15 days, 65-100 of monthly rate.
20 days, 80-100 of monthly rate.

Life Insurance.

Life insurance is an agreement to pay to certain persons a *stipulated sum*, on the death of the person whose life is insured, or to be payable if the party insured shall reach a stipulated age. "Every man whose income, from his own personal services or from a business involving risks and hazard, is the reliance of his family for support, should endeavor to carry an insurance upon his life, to which his family may look for at least temporary provision in the event of his death. A few dollars saved by economy in his life time may prevent suffering and bring comfort when he is gone. So, a creditor, who can not afford to lose a debt due him, and which is dependent upon the life and success of his debtor, can easily guard against one contingency by taking out a policy."

An application must be made by the insured; to this application is attached a number of questions by the insurers, which inquire with great minuteness and detail into every thing that can affect the probability of the life of applicant. These must be answered fully; there are other questions that must be answered by the physician of the life insured, and others by his friends or relatives. These questions are not precisely the same in the forms given out by any two companies, though they generally traverse the same ground. Any misrepresentation or concealment will void the policy.

A policy of life insurance is unlike those of fire or marine risks, in this, that it usually involves a life time instead of a single year, or a short term of years.

Premiums must be paid on the days on which they fall due, although sometimes the rules of the company, and in some States the statutes provide, that, if a policy be defeated by a non-payment of the premium, the insured does not lose all that he has paid, but a certain proportion of the value which the policy then had shall be paid to him.

The time of the death is sometimes very important; if the policy be for a definite period it would be necessary to show that the death occurred within it.

Life policies are assignable. If the policy is not actually delivered it should be by a separate deed duly executed and delivered. The assignee of a policy is entitled on the death of the party insured to recover the full sum insured, without reference to the amount of the consideration paid by him for the assignment.

WHO MAY INSURE.

The party insured must have an interest in the life insured, and obtain the consent of the life insured; all speculative policies of life insurance are illegal.

A person may insure his own life; but if the insured and the life insured are not the same, that is, if the insured be insured on some other life than his own, interest must be shown.

Any one may effect an insurance on his own life in the name of a creditor, for a sum beyond the amount of the debt, the balance to enure to his family, and the policy will be valid for the whole amount insured.

A father has an insurable interest in a minor son.

In many of the States, special statute provisions permit a wife to insure the life of her husband for her benefit, and the husband the life of the wife.

A sister has an insurable interest in the life of a brother upon whom she depends for support, and the rule would be held to apply not only to all relations, but where there was no relationship, if there was a positive and real dependence. That is, any one may insure a sum on the life of any other person on whom he or she really depends for support or for comfort. And generally, it is said to be enough, if, according to the ordinary course of events, pecuniary loss or disadvantage will naturally and probably result from the death of the one whose life is insured.

An existing creditor has an insurable interest in the life of a debtor. But if the debt be not founded on a legal consideration, it does not sustain the policy. And if the debt be paid before the death of the debtor, the insurers are discharged.

Assignment of a Policy to be Indorsed Thereon.

I, ... (*name of insured*) insured by the within policy, in consideration of a dollar paid to me by ..... (*name of the assignee*) and for other good considerations, do hereby assign and transfer to the said ..... (*name of the assignee*) this policy, together with all the right, title, interest and claim which I now have, or hereafter may have, in, to, or under the same.

Witness my hand this .... day of ..... A. D. .....

(*Witness.*) (*Signature.*)

EXPECTATION OF LIFE.

Used by Life Insurance Companies in Computing the Probable Expectation of the Life of Insured.

Age.	Expectation in years.	Age.	Expectation in years.	Age.	Expectation in years.	Age.	Expectation in years.	Age.	Expectation in years.
0	28.15	20	34.22	40	26.04	60	15.45	80	5.85
1	36.78	21	33.84	41	25.61	61	14.86	81	5.50
2	38.74	22	33.40	42	25.19	62	14.26	82	5.16
3	40.01	23	33.08	43	24.77	63	13.66	83	4.87
4	40.73	24	32.70	44	24.35	64	13.05	84	4.66
5	40.88	25	32.33	45	23.92	65	12.43	85	4.57
6	40.69	26	31.93	46	23.37	66	11.90	86	4.21
7	40.47	27	31.50	47	22.83	67	11.48	87	3.90
8	40.14	28	31.08	48	22.27	68	11.01	88	3.67
9	39.72	29	30.66	49	21.72	69	10.50	89	3.56
10	39.23	30	30.25	50	21.17	70	10.06	90	3.43
11	38.64	31	29.83	51	20.61	71	9.60	91	3.32
12	38.02	32	29.43	52	20.05	72	9.14	92	3.12
13	37.41	33	29.02	53	19.49	73	8.69	93	2.40
14	36.79	34	28.62	54	18.92	74	8.25	94	1.98
15	36.17	35	28.22	55	18.35	75	7.83	95	1.62
16	35.76	36	27.78	56	17.78	76	7.40		
17	35.37	37	27.34	57	17.20	77	6.99		
18	34.98	38	26.91	58	16.63	78	6.59		
19	34.59	39	26.47	59	16.04	79	6.21		

RIGHTS OF MARRIED WOMEN.

THE original common law of the United States holds that a married woman is wholly incapable of entering into mercantile contracts on her own account. The husband acquires an absolute title to all the personal property possessed by her at the time of marriage, and these can never revest in the wife except by decree of divorce, embracing such a return, or by will of her husband, and in case of his death this property vests in his executors to her exclusion.

The husband also, at common law, becomes possessed of all her real estate during her life, and if a living child be born of the marriage, he has the right of such estate during his life; this estate is called *tenancy* by *courtesy*. Upon the death of the husband without valid will the wife is entitled to one-third interest in the estate; this is her *dower*, of which the husband cannot deprive her by will or otherwise, unless she assent to it. The husband may deprive the wife by will of any interest in his personal estate except such indefinite estate called her paraphernalia at common law, consisting of beds and clothing, and her watch, jewelry, etc., suitable to her condition of life.

Such is the common law, but it is not right and just, and there are none of our *States* in which this law has not been qualified by statutory provisions. The husband is responsible for necessaries supplied to a wife, even should he fail to supply them himself, and is held liable if he turn her from his house, or otherwise separates himself from her, without good cause. But he is not held liable if the wife desert him, or if he turns her away for good cause; but if she leave him upon good cause (ill treatment or other extreme provocation), then he is liable. The law in this country interprets the law relating to misconduct on the part of husband as good cause for the wife to leave her husband; that the wife is not obliged to stay and endure cruelty or indecency.

If a man lives with a woman as his wife, and represents her to be such, even though this is made to one who knows that she is not, he is liable the same way as if she were his wife.

Ante-marriage contracts are recognized in many of the States, which will secure to married women even greater privileges than are intended to be secured by statute, or greater power and rights may be secured by conveying and transferring the property owned by them to TRUSTEES, *i. e.*, to certain persons to hold the same in trust. This must be by an *indenture;* such instrument should set forth clearly and accurately just what the trust is, and the duties of each, and should generally be drawn by a skillful and trusty lawyer, as it requires peculiar care and exactness.

In the settlement of estates where the widow is entitled to a dower interest, some definite calculation is necessary as to how long she will probably live, and the present value of her interests in the estate. The table of the "Expectation of Life," as found at the top of this page, is generally adopted in the settlement of estates, as well as in Life Insurance; when the sum is ascertained the estate can be satisfactorily and promptly settled. As an illustration, and by reference to the table mentioned, it will be seen that if the widow be 40 years of age, she will probably live 26 and 4-100 years longer, or until her age is 66 and 4-100 years.

The following table will give the value of an annuity of one dollar from 1 to 36 years, at five per cent. per annum. Taking above illustration, the value of $1 for 26 years would be $14.3751. If the widow's dower interest in an estate is $100 per annum, the present value of her dower interest would be one hundred times greater than $14.3751, or, $1,437.51, which she would be entitled to in the settlement. Any given amount can be readily calculated from these tables:

Value of an Annuity of $1.00 at Five per cent. from 1 to 36 Years.

Year.	Dollars, Cents and 100ths.	Year.	Dollars, Cents and 100ths.
1	.9523	19	12.0853
2	1.8594	20	12.4622
3	2.7232	21	12.8211
4	3.5459	22	13.1630
5	4.3294	23	13.4886
6	5.0756	24	13.7986
7	5.7863	25	14.0939
8	6.4632	26	14.3751
9	7.1078	27	14.6430
10	7.7217	28	14.8981
11	8.3064	29	15.1401
12	8.8632	30	15.3724
13	9.3935	31	15.5958
14	9.8986	32	15.8026
15	10.3796	33	16.0025
16	10.8377	34	16.1929
17	11.2740	35	16.3741
18	11.6895	36	16.5463

An abstract of the laws of the various States of the law of husband and wife is here given, though in many States these laws are changed almost every year.

Abstract of State Laws Relating to Rights of Married Women.

ALABAMA.—All property acquired before marriage by the wife, and all property she may be entitled to by gift, grant, inheritance or devise, is not liable for any debts of her husband, and may be devised or bequeathed by her as if she were a *femme sole*. A wife's separate estate may be conveyed by the wife, her husband joining, attested in the presence of two witnesses, or acknowledged before the proper officers. The husband is not liable for the wife's debts contracted before marriage. She may be sued alone, and her separate property is liable for the satisfaction thereof. The husband is the wife's trustee, but not liable to account for the profits. Her estate is liable for the necessary support of the family if the husband is unable to satisfy an execution. If the wife die intestate the husband is entitled to one half the personalty, and to the use of realty during life. If the husband dies intestate the widow is entitled to one-third of the realty and one-half of the personalty. The widow may dissent from provision in a will and claim her dower at any time within one year after the probate of the will. She may retain the dwelling place, house, plantation, etc., free from rent, until dower is assigned her. If the husband is unable to manage her estate she may be vested with the powers of a *femme sole*.

ARKANSAS.—A married woman can hold property, both personal and realty, and is not liable for her husband's debts, but a schedule, under oath, and verified by the oath of some other reputable person, must be made by the husband and wife, and filed in the recorder's office of the county where the property is, and of the county where they reside. She may make a will, may insure her husband's life for her benefit. She may control her property, may sue and be sued, as if unmarried. The widow is entitled to one-third part of the estate, unless she relinquishes the same in legal form.

CALIFORNIA.—All property acquired by the wife before marriage, and that acquired afterward by gift, grant, inheritance or devise, is her separate property, and not liable for the debts of the husband. The husband's property, similarly acquired, will be his separate property, and is not liable for the debts of the wife. All property acquired other than as mentioned, shall be common property, but under the husband's control. Such common property cannot be sold unless by some written instrument jointly signed by husband and wife and acknowledged by her upon a separate examination before the proper officials. A filing of a full and complete inventory of the wife's property must be made, signed by her and proved in a court of record and duly recorded. All such property is exempt from seizure for a husband's debts. One-half of the common property goes to either survivor, the other half to the descendants of the deceased husband and wife, subject to the payments of the debts of the deceased; if not descendants, the whole to the survivor subject to such payment. Dower and courtesy are abolished. A wife may insure her husband's life for her benefit.

COLORADO.—A married woman may hold real and personal property, may bargain, sell and convey her estate, and make any contract with reference thereto, as though a *femme sole*. She may also sue and be sued, contract debts in her own name and upon her own credit, execute any instrument of writing, and judgments may be pronounced and enforced against her as though a *femme sole*. The husband is liable for debts of the wife contracted before marriage to the extent of the property he may receive through her, but no further. Dower is abolished.

CONNECTICUT.—A married woman may hold real estate to her separate use in her own name but the husband must join her in all conveyances. The avails of all such property belong to her, but the husband is a trustee of her personal estate; he may be removed for cause and another trustee appointed. She may sue and be sued, carry on business in her own name; her husband is not liable upon any causes of action arising from the same. She has right of dower in one third of the real estate which her husband died possessed, to be to her during her natural life.

DELAWARE.—A married woman may hold and acquire real estate and personalty to her separate use in her own name, and the rents, issues and profits thereof not be subject to the disposal of her husband nor liable for his debts. Married women, purchasers of real estate, may secure purchase money, or part of it, by recognizance, bond, mortgage or otherwise, as single women may; her husband need not be a party or consent to such act of giving security, and is not liable unless he is a party thereto. She may give bond with or without warrant of attorney. She may receive wages for personal labor and sue for same in her own name, may sue and be sued, and make contracts in reference to her property. Her husband's life may be insured for her benefit if premium paid does not exceed $150. She may be an administratrix.

DISTRICT OF COLUMBIA.—A woman's rights are not affected by marriage, or any rights acquired during marriage, and are not liable for debts of her husband. She may bequeath, devise or convey her property or interest therein in the same manner as if she were unmarried. She may contract, sue and be sued in all matters pertaining to her property. The husband is not liable for any such contract made by her.

FLORIDA.—A married woman may hold for her separate use real and personal property, whether acquired before or during marriage, and is not liable for her husband's debts. But, in order that it shall be free from his debts, an inventory of the same must be made out in six months after marriage, or after the same shall be acquired by her, and duly recorded. She may sell and convey all real estate inherited by her in the same way as she could if she were unmarried; but her husband must join in the execution and acknowledgment. She is entitled to dower in one-third of all the real estate seized by her husband at the time of his death, or at any time during his life, unless she has relinquished the same; and also to one-third of his personalty.

GEORGIA.—A married woman may hold for her separate use real and personal property and choses in action whether acquired before or during marriage, and is not liable for any debt, default or contract of the husband. She has full control of her separate estate as if unmarried. She cannot bind her estate in any way whatever, contract suretyship or assumption of the debts of her husband, and any sale made to a creditor of her husband toward discharge of his debts is void.

ILLINOIS.—A married woman may own, in her own right, real and personal property, and have full control of her separate property, in the same manner that a married man has. She may sue and be sued, may make contracts and incur liabilities, which may be enforced against her; but she cannot enter into or carry on any partnership business without her husband's consent unless he has abandoned her or is idiotic, insane or in the penitentiary. The husband and wife are put upon the same footing as to dower. The estate of courtesy is abolished. She may make a will.

INDIANA.—A married woman may hold real and personalty for her separate use, and is not liable for her husband's debts; but she cannot encumber or convey them by deed without the husband joining. Suits against her separate estate should be brought in the name of both. If the husband die testate or intestate one third of his realty goes to his wife, in fee simple, free from all claims of creditors; but if estate exceeds ten thousand dollars, she takes only one-fourth as against creditors; and if estate exceeds twenty thousand dollars, only one-fifth. If the wife die one third of the estate goes to the husband. If either die intestate and without a child, the whole estate goes to the survivor. A wife may elect to take under his will or by law.

IOWA.—A married woman can hold property the same as any other person, and is liable on all contracts made by her, but her separate property is not liable for her husband's debts. By common law right of dower exists in this State, and in executing deeds, she must acknowledge separate and apart from her husband, that she was made acquainted with the contents of such conveyance, and relinquished her dower freely and without compulsion from her husband.

KANSAS.—Married women can hold real or personal property, to the separate use, the same as unmarried. A note or endorsement made by a married woman will bind her property the same as if she were unmarried. Neither the husband nor wife can bequeath more than one half their property away from the other without written consent of the other. If either die intestate and without issue, all his or her property goes to the survivor.

KENTUCKY.—A married woman may hold real and personal property acquired before or during marriage, and is not liable for the debts of her husband, but is liable for debts of her and her husband jointly created, in writing, for necessaries furnished her or any member of her family. The property of the husband is not subject to the payment of any of the wife's debts incurred previous to marriage. She may dispose of her separate property by will or execute a power. She is entitled to dower.

LOUISIANA.—A married woman may hold real and personal property as her separate estate, whether acquired before or during marriage, and her husband cannot sell the same. Property acquired during marriage from the joint or separate earnings of husband and wife and the revenues of their separate estate becomes common property, and is divided equally between them. A married woman has no power in her husband's estate; the husband must join the wife in any conveyance of her separate estate. The wife may make her last will without authority of her husband.

MAINE.—A married woman may hold real and personalty for her separate use, can control, dispose of, and encumber as though unmarried. Her estate is not liable for her husband's debts. She may make contracts, sue and be sued, and her property taken on execution to satisfy any judgment obtained against her. A wife must join in a deed from the husband in selling his real estate, to relinquish dower, and he must join with her in selling her real estate only when it comes to her from him.

MARYLAND.—A married woman holds her real and personal property for her own separate use and entirely protected from the debts of her husband. She may devise the same as a *femme sole*, or may convey the same by a joint deed with the husband. If she die intestate, leaving children, her husband has a life estate in her property; if she leave no children, her husband has a life estate in her real estate and her personal property vests in him absolutely. She may be sued jointly with her husband on any note, contract, or agreement which she has executed jointly with him, and the judgments recovered in such cases are liens on the property of both, and may be collected in the same manner as if the defendants were not husband and wife.

MASSACHUSETTS.—A married woman may hold real and personal property, may convey the same, make contracts, sue and be sued, in the same manner as if she were unmarried; but her separate conveyance is subject to her husband's tenancy by the courtesy. Conveyances, contracts and suits are not authorized between husband and wife. Every woman is entitled to her dower in the lands of her husband, to be assigned to her after his decease, unless she is lawfully barred thereof.

MICHIGAN.—A married woman may hold real and personal estate to her separate use, can control, dispose of and encumber in the same manner, and with the like effect, as if unmarried; may sue and be sued in relation to her sole property. Dealings directly between husband and wife are permitted. The husband has no interest in the property of the wife as tenant by the courtesy. Separate property acquired by females

* See Laws of the Territories. Page 146

before or after marriage is not liable for the husband's debt. The wife is entitled to dower in all lands owned by her husband during coverture

MINNESOTA.—A married woman may hold real and personal property in her own name and use, whether acquired before or after marriage; may make contracts, and her property is liable for her debts; but no conveyance of her separate real estate is valid unless her husband join therein.

MISSISSIPPI.—A married woman may hold real and personal property for her own separate use, and all revenue from same accrues solely to her benefit; she can control, dispose of and encumber as though unmarried, but her husband must join in a deed of conveyance. She may dispose of it by last will. She may not bind her estate for her husband's debts beyond its revenue. She may engage in trade, as if unmarried. She is then bound for all contracts made in the course of trade; she is liable for ante-nuptial debts. A widow is entitled to her dower of one-third of all lands of which her husband died seized and possessed, or which he had conveyed during his lifetime otherwise than in good faith or for a valuable consideration, during her life. If there are no children, she inherits all of her husband's estate. The husband is entitled, in courtesy, to one-half of all his deceased wife's lands during his life, dependent, however, upon the common law prerequisites.

MISSOURI.—A married woman may hold real or personal property to her separate use, through a trustee. A note or endorsement made by her will bind her separate estate; it will not, however, bind her general estate, and will be a nullity unless she has a separate estate to be bound by the paper. If, however, the note is for purchase money of property, then it will bind even her general estate. Her separate property, whether acquired before or previous to marriage, is not liable for her husband's debts. She is entitled to dower of one-third of all the lands of which her husband, or any one to his use, was seized of an estate of inheritance, at any time during the marriage; also, of leasehold estate for the term of twenty years or more.

NEBRASKA.—A married woman may hold real and personal property for her separate use, whether acquired before or during marriage, except through her husband, and is not subject to the disposal of her husband or liable for his debts. She may control, dispose of and encumber, and enter into any contract in reference thereto, in the same manner, same extent, and with like effect as a married man; she may sue and be sued, and carry on trade or business on her separate account. Her personal earnings are her sole property. If marriage was contracted out of the State, she may here enjoy all rights to property there acquired. She must join with her husband in the conveyance or encumbrance of the homestead.

NEVADA.—A married woman may hold real and personal property for her sole and separate use, whether acquired before or during marriage; and she may sell and convey without the consent of her husband. Such property must be inventoried and recorded. All property acquired by husband and wife during the coverture belongs to them in common; and upon the death of the husband, one-half goes to the wife; but during coverture, is under the absolute control of the husband. He may convey the same without his wife joining in the execution of the deed. Dower and courtesy are abolished.

NEW HAMPSHIRE.—A married woman may hold property whether acquired before or after marriage, except through property of the husband, to her sole and separate use as if unmarried, and she may sell, convey, or encumber her separate estate. All such acts are valid and binding upon her and her property independent of her husband. She may sue and be sued as if unmarried. She is entitled to homestead and dower in all the property of her husband, unless she release the same by joining her husband in its conveyance. In most respects the wife is equal to the husband before the law. The husband cannot convey real estate to the wife.

NEW JERSEY.—A married woman may hold to her sole and separate use real and personal property which she owned or acquired during marriage by gift, grant, descent, devise or bequest, and revenues thereof, not subject to the disposal of her husband, nor liable for his debts. She can be sued with her husband for debts contracted for her own benefit, and which cannot be enforced against her in equity. She is entitled to dower in one-third of all the real estate of which the husband died seized, and to the homestead until dower is assigned her.

NEW YORK.—A married woman may hold real and personal property to her sole and separate use, whether acquired before or after marriage. Such property is in no cases liable for her husband's debts. Obligations incurred by her may be recovered out of her separate property when given with intent to charge it. A wife may insure her husband's life for her benefit, provided the premium does not exceed five hundred dollars. She may hold patents invented by her, may vote on stock held by her, may be a guardian, executrix, or administratrix, and may give necessary bonds, may make a will, may execute a power of attorney as if unmarried. She is entitled to dower to one third of the land owned by her husband during lifetime unless she has relinquished same.

NORTH CAROLINA.—All property acquired by a married woman, either before or after marriage, except through her husband, is, and will remain, her sole and separate property, free from the control of her husband, and not liable for his debts, and she can convey the same with the written consent of her husband. She has dower in all the real estate of her husband, owned or acquired during the coverture, and join in conveyances made by him to release the same.

OHIO.—A married woman may own real or personal property in her own right and use, and may manage it herself, but cannot dispose of it for any term longer than three years without her husband joining her. She may be sued or sue alone, in actions concerning her separate property, or upon a written obligation, contract, or agreement signed by her, or if she be engaged in any business and the cause of action grows out of such business, and in all such cases a personal judgment can be had against her, and her separate property will be liable. She is entitled to dower of one-third part of all the realty owned by her husband during coverture, unless she join in conveyances made by him to release same. If her husband has abandoned her she will be considered as unmarried in all her acts.

OREGON.—A married woman may hold real or personal property in her own name and free from control of, or liability for, the debts of her husband, but a schedule of personal property must be filed with the county clerk. Her husband must join in all conveyances of her separate estate. She may sue and be sued in regard to her separate property. She may make a will uninfluenced by her husband.

PENNSYLVANIA.—All the personal or real property belonging to a married woman before, or vested in her during, marriage, is not liable for debts or engagements of her husband. She may hold and enjoy as her sole and separate property. Her separate estate is liable for necessaries purchased by herself for the use of her family, provided her husband's property does not satisfy. She may petition to the court for leave to have the benefit of her own earnings, which will be allowed. She cannot make a valid contract, except for the improvement of her separate estate and for necessaries. She may loan money to her husband and take security for the same. She may make a will of her separate estate, subject to her husband's rights as tenant by the courtesy.

RHODE ISLAND.—A married woman may hold real and personal estate not coming from the husband, free from all inteference of the husband's creditors, and free from the husband's interference, by means of trustees appointed in the ordinary manner, or by the supreme court on petition. She is not authorized to do business as a trader. She may sell her personal estate in the same manner as her real estate, and certain unimportant kinds, such as clothing, books, and similar personal articles, except jewels, she may sell as if single. Her other contracts, except her warranties in conveyances of real estate, are utterly void and do not bind her separate estate She may dispose of her separate estate by will, but cannot deprive her husband of his rights as tenant by courtesy. Any policy of insurance for her benefit, not exceeding ten thousand dollars, is hers independently of her husband, or any other party or parties.

SOUTH CAROLINA.—A married woman may own real and personal property in her own name and separate use, whether acquired before or during marriage, and such property is in no cases liable for the debts of the husband. She may control, sell, encumber, or bequeath her separate estate in the same manner as if unmarried. When an action concerns her separate estate she may sue and be sued alone. Judgment may be entered against her separately, and execution be levied upon her separate property. If she die intestate it will descend in the same manner as is provided for the property of the husband.

TENNESSEE.—A married woman may hold real and personal property to her sole and separate use. She can manage and convey the same without her husband joining with her by deed or will. Her separate estate is not liable for the debts of her husband. A note or any other obligation made by a married woman will not bind her separate estate, unless it was executed with the express intention to bind the same, or unless it was given for necessaries for herself or her minor children. She may dispose of her separate estate by will.

TEXAS.—A married woman can hold real and personal property to her separate use, whether acquired before or after marriage. The marriage of a female minor gives her all the rights she would have if of age. She may bind herself by note, draft, or endorsement, when for necessaries for herself or family, or for her separate estate. All property acquired during marriage is *common property* and the husband may dispose of it during coverture. If there are no children the whole goes to the survivor, otherwise one-half. The husband must join the wife in any conveyance of her separate estate. The wife must join in a conveyance of homestead. Common property is liable for all the debts contracted during coverture. She may make a will. A widow is entitled to the use of one-third of the realty during her life.

VERMONT.—A married woman may hold personal property, whether acquired before or after marriage, for her sole and separate use. Her real estate and its revenues are exempt from attachment for her husband's debts and the husband's interests in same during coverture—except for debts for necessaries for herself and family, or for work and materials for their benefit. The earnings of a married woman and savings in bank are not subject to trustee process by her husband. She may insure her husband's life for her own use, if the premium does not exceed three hundred dollars. When abandoned by her husband she may maintain action in her own name. A married woman may dispose of her property by will. The widow is entitled to dower during her natural life, of one-third of the real estate of which her husband died seized, during his natural life unless she has relinquished or barred the same.

VIRGINIA.—A married woman may hold real or personal property to her separate use, and is not liable for the debts of the husband. She may make contracts in relation thereto. She may sue and be sued, but her husband must join in all contracts in relation thereto except where she is a sole trader, and shall be joined in any suit. The widow is entitled to one-third part of all the real estate owned by her husband during coverture, unless she has relinquished or barred the same. She

may devise and bequeath her separate property subject to her husband's right of courtesy.

WEST VIRGINIA.—The real and personal property of a married woman is secured to her separate use, and is not liable for the debts of her husband. She may devise and convey her property the same as if unmarried, provided her husband joins in the deed with her. If living separate from her husband, she may convey without her husband joining. Her property is bound for her debts contracted before marriage but her husband is not liable for her ante-nuptial debts. She may hold and enjoy patents for her inventions, may deposit her separate funds in bank and withdraw the same on her own check, may hold stock in corporations and vote on same,—she may make a will. She has dower in all the real estate her husband is seized of during coverture, and she must join her husband in the execution of all deeds to the same.

WISCONSIN.—A married woman may hold real and personal property for her sole and separate use, whether owned by her before, or acquired in any way during marriage, and is not liable for the debts of the husband. She has free and full control of the same, and may convey, devise, or encumber without the consent of her husband, but is liable for all debts contracted by her before marriage and after on account of her separate estate, and can be sued for the same. The husband must be sued also, though she may sue as if unmarried. She may insure the life of her husband, son, or any other person, for her own exclusive benefit. and may make and hold deposits in saving banks. She is entitled to dower in all the real estate owned by the husband during coverture, unless she has barred or relinquished the same. The husband holds the wife's realty for life unless she left, by a former husband, issue to whom the estate might descend.

CANADA.—In the several provinces of Canada, generally a married woman may hold all her real and personal property and earnings free from the control of her husband. Such property is liable for her ante-nuptial debts, and his is not. She may manage, convey, or bequeath it. She is entitled to dower. There is no tenancy by courtesy. In the province of Ontario this is the law, in New Brunswick a wife's property acquired brfore marriage is in no case liable for her husband's debts. The husband's property is liable for the wife's ante-nuptial debts on judgment being obtained against him. In Nova Scotia the husband's property is liable for debts contracted by his wife previous to marriage, and as to his wife's estate acquired previous to marriage, the husband has full control except over entailed property. In Quebec the law is founded on the French common and statute law. All the property of either party becomes common property, which the husband administers, Each can bequeath only his or her interest, and the heirs of each inherit the interest of each.

MORTGAGES.

A mortgage is an instrument in writing, and is the conveyance of real property, subject to the right of redemption. It is generally given by a debtor to a creditor as security for his debt. The person giving a mortgage is called the *Mortgagor*. The person receiving it, the *Mortgagee*.

A mortgage does not differ materially from a deed in fee-simple, except in the condition attached, which consists of a clause inserted before the clause of execution to the effect that if the mortgagor shall pay to the mortgagee a certain amount of money at a certain time, then the deed shall be void.

A note or a bond may be given to be secured by the mortgage—the instrument should distinctly state which is given ; also should clearly state any special terms agreed upon. A mortgage given to secure the purchase money will take precedence before any other mortgage.

The mortgagee has a valid right and title to the land, immediately upon the delivery of the mortgage, and has a legal right to take possession of the land, unless, as is now common, the deed provides that the mortgagor may retain possession, the mortgagor having surrendered all his rights, except the right of redemption, at the time of executing deed.

In former years the mortgagor could not redeem his land unless the debt was paid before or when it became due, and he had no further right. Now, however, the courts of law of the various States have adopted the same rule, giving the mortgagor three years after the expiration of the mortgage, in which he may redeem the property by paying the debt, with interests and costs. This is called his *equity of redemption*. A mortgagor may sell this right of redemption, or he may give a second mortgage, or it may be attached by creditors, or in case of insolvency it would form a part of his assets.

Mortgage deeds are now commonly drawn with a clause containing an agreement of the parties, that if the money is not paid when it is due, the mortgagee may, in a certain number of days thereafter, sell the land (providing also such precautions to secure a certain price that may be agreed upon) and, reserving enough to pay his debt and charges, pay over to the mortgagor his balance; such action removes all claim of the mortgagor in a court of equity. This is called a sale mortgage and is sanctioned by law; all mortgages that do not contain the above stipulation possess an equity of redemption.

The right of redemption, or the three years of redemption, does not begin until the mortgagee has entered to *foreclose*, even though the debt has been due for a number of years. In foreclosing the mortgagor must enter upon the property in a peaceful manner, in the presence of witnesses, or by action at law.

A mortgagor who intends to redeem must tender the debt with interests, lawful costs, and the charges of mortgagee. He will be allowed all rents and profits that the mortgagee may have received, or would have received but for his own negligence.

Another stipulation now commonly used is, that the mortgagor shall keep the premises insured in a certain sum for the benefit of the mortgagee; if this agreement is not expressed in the deed, and the mortgagee insures the buildings, he cannot recover the premium from the mortgagor.

If buildings are erected on the property during continuance of mortgage, or after foreclosure, whether by the mortgagor or mortgagee, the party securing final possession gets the benefit of them all, without paying the other for them. This is the law, provided no stipulation is made in the deed, although any agreement may be made between them, but must be incorporated in the deed.

To release and discharge a mortgage it is necessary to follow the statute law governing such releases. They differ in many States. It is common in some States for the recorder or register of deeds to write on the margin of the record of the mortgage an acknowledgment of satisfaction, release or discharge. This must be signed by the mortgagee. Another practice is to release a mortgage by a quit claim deed from the mortgagee or holder of the land, to mortgagor or holder of equity or right of redemption. Any writing which clearly declares that the debt, obligation or covenant which that mortgage was intended to secure has been fully paid, satisfied or performed, will have the effect of discharging and annulling a mortgage. Such instrument must be duly signed, sealed, acknowledged and recorded. Like other deeds, it takes effect from the time it is placed in the hands of the recorder.

Mortgage Deed, with power of Sale, and release of Dower and Homestead.

This indenture made the.....day of....., in the year one thousand, eight hundred and ...., between.....of....., of the first part, and.....of.. ....., of the second part, *witnesseth*, that the said party of the first part, in consideration of.....dollars to him paid, the receipt whereof is hereby acknowledged, hath granted, bargained, sold, released, and conveyed, and by these presents does grant, bargain, sell, release, and convey to the said party of the second part, and his heirs and assigns forever, all that (*here describe property*), with all hereditaments and appurtenances thereto appertaining.

To have and to hold the said premises, with the appurtenances, to said party of the second part, his heirs and assigns, to his and their use and behoof forever. Provided always, and these presents are upon condition, that if said party of the first part, his heirs or assigns, shall pay to the said party of the second part, his executors, administrators, or assigns, the sum of.....dollars, on or before the.....day of....., in the year....., with interest, according to the condition of a bond (*or note*) of the said.....to the said....., bearing even date herewith, then these presents shall be void.

But upon any default in the payment of the money above mentioned, or of the interest thereon, said grantee, his executors, administrators or assigns, may sell the above granted premises with all improvements that may be thereon, at public auction in said....., first publishing a notice of the time and place of sale once each week for three successive weeks, in one or more newspapers published in said.....; and in his or their own name or names as the attorney of the said grantor, may convey the same by proper deed or deeds to the purchaser or purchasers, absolutely and in fee simple; and such sale shall forever bar the grantor, and all persons claiming under him, from all right and interest in the granted premises, whether at law or in equity. And out of the money arising from such sale, the said grantee or his representatives shall be entitled to retain all sums then secured by this deed, whether then or thereafter payable, including all costs, charges and expenses incurred or sustained by reason of any failure or default, on the part of the said grantor or his representatives, to perform and fulfill the condition of this deed, or any covenants or agreements herein contained; rendering the surplus, if any, together with an account of such costs, charges, and expenses, to the said grantor, his heirs or assigns.

And it is agreed, that said grantee, his administrators, executors, or assigns, or any person or persons in his or their behalf, may purchase at any sale made as aforesaid, and that no other purchaser shall be answerable for the purchase money; and that, until default in the performance of the condition of this deed, the grantor and his heirs and assigns may hold and enjoy the granted premises and receive the rents and profits thereof.

And, for the consideration aforesaid, I, M. B., wife of the said A. B., do hereby release unto the said grantee and his heirs and assigns, all right of both dower and homestead in the granted premises.

In witness whereof, the parties to these presents have hereunto set their hands and seals, the day and year above written.

A. B. [L. S.]
M. B. [L. S.]

Signed, Sealed and Delivered
In Presence of
[Witnessed and acknowledged like any other deed.]

A Promissory Note, to be Secured by Mortgage.

.... 18 .

.....for value received.....promise to pay to ....dollars, at .... with interest at the rate of.....per cent. per annum.

This note is secured by a deed of mortgage of even date herewith from....to.....

$..... (*Signature.*)

Discharge of Mortgage.

This debt, secured by the mortgage, dated .....and recorded with.....deeds, lib.....fol.....has been paid to me by..... and in consideration thereof I do discharge the mortgage and release the mortgaged premises to said. .....and his heirs.

WITNESS MY HAND AND SEAL..... ..... A. D., 18....

(*Signature.*) (*Seal.*)

Executed and Delivered
In Presence of

..... ss..... .....A. D. 18.... Then said..... ...acknowledged the foregoing instrument to be.....free act and deed.

Before me..... ...

(*Signature.*)

Assignment of Mortgage.

I hereby assign the above (*or within*) mortgage to..... .....

WITNESS MY HAND AND SEAL, this.....of.....

(*Signature.*) (*Seal.*)

Release on Satisfaction of a Mortgage.

I hereby release the above (*or within*) mortgage.

WITNESS MY HAND AND SEAL, this.... .....day of.....

(*Signature.*) (*Seal.*)

Sale by Mortgagee under Power of Sale.—Affidavit of Default, etc.

I, ..., of, etc., the assignee of a certain mortgage deed given by ..... to ..... , dated, etc., and recorded, etc., on oath depose and say, that default was made in the payment of the principal sum mentioned in the condition of said mortgage deed, and of the interest thereon, the said principal and six months interest having become payable on the .....day of .....last, and not having been then or at any time paid or tendered to any person authorized to receive the same; and that pursuant to the provisions of said mortgage deed, I published on the first, eighth, and fifteenth days of.... ...now last past, in the "..... .....," a newspaper published in.....aforesaid, a notice of which the following is a true copy: (*here insert notice*).

(*Signature.*)

Notice of Mortgagees' Sale.

By virtue of a power of sale contained in a certain mortgage deed given by....., to ....., dated, etc., and recorded, etc., will be sold at public auction upon the premises [or, at the office of....., No. ...., ... street, ...,] on....., the.... ...day of ....., 18...., at 11 o'clock in the forenoon, all and singular the premises conveyed by said mortgage deed, namely: (*here describe property*).

....., *Assignee of said mortgage.*

Affidavit of Sale.

And I depose and say, that pursuant to said notice, and at the time and place in said notice appointed, the said default still continuing, I sold the premises conveyed by said mortgage deed, at public auction, by....., a duly licensed auctioneer, to ....., of, etc., for the sum of..... dollars; which amount was bid by the said ....., and was the highest bid therefor made at said auction; and I have this day, in pursuance of said power contained in said mortgage, delivered to said....., the foregoing deed of said mortgaged premises.

WITNESS MY HAND, this.....day of....., A. D. 18....

(*Signature.*)

Short Deed of Mortgage in Use in Indiana.

THIS INDENTURE WITNESSETH: That I, ...of....., etc., do hereby mortgage and warrant to..... ...of....., etc., ...the following real estate, in.....County, in the State of Indiana, to wit: (*here describe the property*), to secure the payment when ....become due of.....and the mortgagor expressly agrees to pay the sum of money above secured, without relief from valuation laws.

IN WITNESS WHEREOF, The mortgagor has hereunto set his hand and seal this.....day of.....A. D. 18...

(*Signature.*) (*Seal.*)

STATE OF INDIANA, }
..... COUNTY. } ss.

BEFORE ME,.....a.....in and for said County, this..... day of....., 18...., ...acknowledged the execution of the annexed mortgage.

WITNESS MY HAND and.....seal, this.....day of....., 18....

(*Signature.*) (*Seal.*)

LANDLORD AND TENANT.

A LANDLORD is the owner of lands or houses, and has tenants under him, and is known in law as the lessor who transfers the possession and is to receive the rent.

A tenant is one who has the occupation or temporary possession of lands or tenements, whose title is in another, and known as the lessee.

A lease is a contract whereby one party (the lessee) takes the possession and profits of land for a certain and definite period. And the other party (the lessor) gives possession of the land and receives a rent, which the lessee agrees to pay him by way of compensation. This form of estate is never created by act of law, but always by contract, properly called a lease. No certain form of words is necessary to create a lease; it should contain all the conditions on which the premises are granted and taken.

All leases should be in writing. They are of four kinds: lease for years; lease for life; lease at will; lease by sufferance.

A lease for years is a lease for a certain number of years specified in the lease.

A lease for life is a lease for either the life of the tenant, or of some other person or persons.

A lease at will is where the tenantry exists only during the will of either of the parties.

A lease by sufferance is when the tenant's lease has expired, and he continues to remain in possession. He is then tenant by the sufferance of the landlord.

A landlord is bound to put his lessee into possession with good title, if he covenants "to renew." Generally this means a renewal of the lease on the same terms, but without inserting in the lease another covenant of renewal.

A landlord is under no legal obligation to repair the house or building unless he expressly agrees to do so, no matter how dilapidated or disfigured it may be. Even if it becomes wholly uninhabitable by no fault of the house or of the landlord, as, if it burns up or is blown down, or if the overflow of a stream ruins a field or a farm, still the landlord is not bound to do anything, unless so inserted in lease, or by special written agreement.

But if the house is uninhabitable by its own fault, as if it has a noisome and unwholesome stench, or, according to one case, if it be overrun with rats, or so decayed as to be open to the weather, it would seem to be the law of this country that a tenant may leave the house, always provided, however, that the objection or defect be not one which the tenant knew or anticipated, or would have known or expected if he had made reasonable inquiry and investigation before he took his lease.

If the house be wholly destroyed, the tenant must still pay rent, under an ordinary lease, because the law looks upon the land as the principal thing, and the house as secondary. All well-drawn leases have clauses providing that the rent shall cease, or be abated, while the premises are uninhabitable from fire or any other unavoidable calamity.

A lease by a married woman, even if it be upon her own property, at common law, is not valid, but by recent statutes, she, in many States, may lease her own property and have full control of same; neither can the husband effect a lease that will bind her after his death. His control over her property continues only so long as he lives.

Neither a guardian or minor can give a lease, extending beyond the ward's majority, which can be enforced by the lessee, yet the latter is bound unless the lease is annulled.

A tenant is not bound to make general repairs without an express agreement.

A tenant is not responsible for taxes, unless it is expressly agreed in the lease that he shall be.

The tenant of a farm is bound, without express covenants, to manage and cultivate the same in such a manner as good husbandry and the usual course of management of such farms in his vicinity would require.

A tenant of a farm, if his lease is terminated by any event which was uncertain, and which he could neither foresee nor control, is entitled to the annual crop which he sowed while his interest in and right to the farm continued.

If a lease be for a certain time, the tenant loses all right or interest in the land or premises when that time comes, and he must leave, or the landlord may turn him out at once. But he is a tenant at will, if he holds over after a lease with consent, or occupies the land, or house, or store without a lease but with consent and an oral bargain; and a tenant at will cannot leave, nor can he be turned out, without a notice to quit. The law on this subject is not uniform. In general, however, it is this. If rent is payable quarterly, or not more frequently, then there must be a quarter's notice. If rent is payable oftener, then the notice must be as long as the period of payment. Thus, if rent is payable monthly, there must be a month's notice; if weekly, a week's notice. But the notice must terminate on a day when the rent is payable. It may be given at any time, but operates only after the required interval or period between two payments. Properly, the notice should specify the day, and the right day, when the tenant must leave; and should be in writing.

Where the rent is in arrear, the notice to quit may be more brief; the statutes of the different States vary on this point, but a frequent period is fourteen days.

A tenant may give notice of his intention to quit, and generally it will be subject to the same rules already stated

in reference to the notice given by a landlord. A tenant should give his notice to the party to whom he is bound to pay rent, or to an authorized agent of that party.

Under a covenant to pay "all taxes which may be assessed on the premises during said term," the lessee would not be liable to repay to his lessor the expense of paving a sidewalk in front of the premises. If the lessor desires to include such contingencies the covenant should read to pay "all taxes, assessments and water rates whatsoever, which may be payable for or in respect of the premises during the said term.

Fixtures.

It is quite important that both tenant and landlord should have some knowledge of the law of fixtures; for this tells them what things the tenant may take away and what he cannot. For there are many things which a tenant may add, and afterward remove, and many which he cannot remove. The method of affixing them may be a useful criterion, as it indicates the purpose of removal or otherwise. If with screws, or in such a way as to show that removal was intended, things may be taken away, when, if the same things were fastened more permanently, they could not be. In modern times the rule in favor of the tenant seems to extend as far as this: whatever he has added, and can remove, leaving the premises entirely restored and in as good order as if he had not removed it, that he may take away. Among the things held to be removable, in different adjudged cases, are these: ornamental chimney-pieces; coffee-mills; cornices screwed on; furnaces; fire-frames; stoves; iron backs to chimneys; looking-glasses; pumps; gates; rails and posts; barns or stables on blocks.

Among those held not removable are these: barns fixed in the ground; benches fastened to the house; trees, plants, and hedges, not belonging to a gardener by trade; conservatory strongly affixed; glass windows, locks and keys.

If a man sells a house, the law of fixtures is construed far more severely against him than against a tenant who leaves a house; that is, the seller must permit the buyer to hold a great many things which an outgoing tenant might remove. Of course, a seller may take what he will from his house before he sells it, or make what bargain the parties choose to make about the fixtures. But if he makes no such bargain, and sells the house, he cannot then take from a house what a tenant who put them there might take.

In many States there are laws concerning leases.

In Connecticut, Mississippi, Oregon, Rhode Island, South Carolina, Tennessee and Vermont, leases for any term exceeding one year must be executed, attested, and recorded in the same manner as other deeds.

In Maine, Massachusetts, Maryland and New Hampshire, leases for more than seven years must be recorded.

In North Carolina, all leases that are required to be in writing must be recorded in the proper county within two years.

In Delaware and Pennsylvania leases for more than twenty-one years must be recorded.

In Ohio, all leases for more than three years must be recorded.

In Texas all leases are recorded.

The lease that specifies a term of years without giving the definite number of years is without effect at the expiration of two years.

A Short Form of a Lease.

THIS INDENTURE, Made the.....day of.....in the year of our Lord one thousand eight hundred and.....

WITNESSETH, That I, (*name and residence of the lessor*) do hereby lease, demise, and let unto (*name and residence of the lessee*) a certain parcel of land in the city (or town) of. .....County of.....and State of .....with all the buildings thereon standing, and the appurtenances to the same belonging, bounded and described as follows (*or, a certain house in said city, giving the street and number, with the land under and adjoining the same*).

(*The premises need not be described quite so minutely or fully as is proper in a deed or mortgage of land, but must be so described as to identify them perfectly, and make it certain just what premises are leased.*)

TO HOLD for the term of.....from the.....day of.....yielding and paying therefor the rent of.....

And said lessee does promise to pay the said rent in four quarterly payments on the.....day of.....(*or state otherwise just when the payments of rent are to be made*) and to quit and deliver up the premises to the lessor or his attorney, peaceably and quietly at the end of the term, in as good order and condition, reasonable use and wearing thereof, fire and other unavoidable casualties excepted, as the same now are or may be put into by the said lessor, and to pay the rent as above stated, and all taxes and duties levied or to be levied thereon during the term, and also the rent and taxes as above stated, for such further time as the lessee may hold the same, and not make or suffer any waste thereof; nor lease, nor underlet, nor permit any other person or persons to occupy or improve the same, or make or suffer to be made any alteration therein but with the approbation of the lessor thereto in writing, having been first obtained; and that the lessor may enter to view, and make improvements, and expel the lessee, if he shall fail to pay the rent and taxes as aforesaid, or make or suffer any strip or waste thereof.

IN WITNESS WHEREOF, The said parties have hereunto interchangeably set their hands and seals the day and year first above written.

(*Signature.*) (*Seals.*)

Signed, Sealed, and Delivered in Presence of

A Lease, with Covenants about Water-Rate, and Injury by Fire, in use in New York.

THIS AGREEMENT, Made between (*name and residence of lessor*) party of the first part, and (*name and residence of lessee*) party of the second part, witnesseth, that the said party of the first part has agreed to let, and hereby does let, and the said party of the second part has agreed to take, and hereby does take, the following described premises (*here describe the premises, as in Form 211*) for the term of.....to commence.....and to end..... to be occupied (*describe the intended occupation*) and not otherwise. And the said party of the second part hereby covenants and agrees to pay unto the said party of the first part the annual rent or sum of.....dollars, payable (*state the times and terms of the payments.*)

And shall also pay the Croton water-rate, and will keep the plumbing work, pipes, glass, and the premises generally in repair, and will surrender them at the expiration of the said term, in as good state and condition as reasonable use and wear thereof will permit.

And the said party of the second part further covenants that he will not assign, let, or underlet the whole or any part of the said premises, nor make any alteration therein without the written consent of the said party of the first part, under the penalty of forfeiture and damages; and that he will not occupy the said premises, nor permit the same to be occupied for any business deemed extra-hazardous without the like consent, under the like penalty. And the said party of the second part fur-

ther covenants that he will permit the said party of the first part, or his agent, to show the premises to persons wishing to hire or purchase, and three months next preceding the expiration of the term will permit the usual notices of "to let," or "for sale," to be placed upon the windows, walls, or doors of said premises, and remain thereon without hindrance or molestation.

And also, that if default be made in any of the covenants herein contained on the part of the party of the second part, or if the said premises or any part thereof shall become vacant during the said term, the said party of the first part may re-enter the same, either by force or otherwise, without being liable to any prosecution therefor; and re-let the said premises or any part thereof in one or more parcels, as the agent of the said party of the second part, and receive the rent thereof, applying the same, first to the payment of such expense as he may be put to in re-entering, and then to the payment of the rent due by these presents; and the balance (if any) to be paid over to the said party of the second part; and, in case of deficiency, said party of the second part will pay the same.

And the said party of the second part hereby further covenants that if any default be made in the payment of the said rent, or any part thereof, at the times above specified, or if default be made in the performance of any of the covenants or agreements herein contained, the said hiring, and the relation of landlord and tenant, at the option of the said party of the first part, shall wholly cease and determine; and the said party of the first part shall and may re-enter the said premises, and remove all persons therefrom; and the said party of the second part hereby expressly waives the service of any notice in writing of intention to re-enter, as provided for in the third section of an act entitled "An Act to abolish Distress for Rent, and for other Purposes," passed May 13, 1846.

And it is further agreed between the parties to these presents, that, in case the building hereby leased shall be partially damaged by fire, the same shall be repaired as speedily as possible by the party of the first part; that, in case the damage shall be so extensive as to render the building untenantable, the rent shall cease until the same be repaired; provided the damage be not caused by the carelessness or negligence of the party of the second part, or his agents or servants

If the building be so damaged that the owner shall decide to rebuild, the term shall cease, the premises be surrendered, and the accrued rent be paid up to the time of the fire.

In consideration of the letting of the premises above mentioned to the above named (*name of the lessee*) and of the sum of one dollar to him paid by the said party of the first part, the said party of the second part does hereby covenant and agree to and with the party of the first part above named, and his legal representatives, that if default shall at any time be made by the said party of the second part, in the payment of the rent and performance of the covenants above contained on his part to be paid and performed, that he will well and truly pay the said rent or any arrears thereof, that may remain due unto the said party of the first part and also all damages that may arise in consequence of the non-performance of said covenants, or either of them, without requiring notice of any such default from the said party of the first part.

WITNESS our hands and seals this.....day of.....in the year of our Lord one thousand eight hundred and.....

(*Witness.*)

(*Signature of Lessor.*) (*Seal.*)
(*Signature of Lessee.*) (*Seal.*)

Short Form of Lease for Farm and Buildings Thereon.

THIS INDENTURE, Made this first day of March, one thousand eight hundred and eighty, between Peter Marshall, of the township of Stafford, county of Tolland, and State of Connecticut, of the first part, and Robert Walker of the said township and county of the second part.

WITNESSETH, That the said Peter Marshall, for, and in consideration of the yearly rents and covenants hereinafter mentioned, and reserved on the part and behalf of the said Peter Marshall, his heirs, executors and administrators, to be paid, kept, and performed, hath demised, set, and to farm let, and by these presents doth demise, set, and to farm let, unto the said Robert Walker, his heirs and assigns, all that certain piece, parcel or tract of land situate, lying and being in the township of Stafford aforesaid, known as lot No. (*here describe land*) now in the possession of ....., containing one hundred acres, together with all and singular the buildings and improvements, to have and to hold the same unto the said Robert Walker, his heirs, executors and assigns, from the.....day of .....next, for, and during the term of, five years, thence, next ensuing, and fully to be complete, and ended, yielding and paying for the same, unto the said Peter Marshall, his heirs and assigns, the yearly rent, or sum of.....dollars,on the first day of.....in each and every year,during the term aforesaid, and at the expiration of said term, or sooner if determined upon, he, the said Robert Walker, his heirs or assigns, shall and will quietly and peaceably surrender and yield up the said demised premises, with the appurtenances, unto the said Peter Marshall, his heirs and assigns, in as good order and repair, as the same now are, reasonable wear, tear, and casualties, which may happen by fire, or otherwise, only excepted

IN WITNESS WHEREOF, we have hereto set our hands and seals.

Signed, sealed and delivered in the presence of WILLIAM H. DECAMP. } PETER MARSHALL, [L. S.] ROBERT WALKER. [L. S.]

Surrender of a Lease.

In consideration of one dollar, to me paid by John Clark, I do hereby surrender to the lessor, the within written lease of the premises therein mentioned, and all my estate yet unexpired, which premises are free from incumbrances through me. To hold the same to the said lessor and his assigns forever.

Witness my hand and seal, this 1st day of April, A. D. 1881.

Executed in presence of WM. H. FULLER. } HENRY FAIRCHILD, [L. S.]

Landlord's Agreement.

THIS IS TO CERTIFY, That I have this first day of April 1881, let and rented unto John Radcliffe my house and lot known as Number 638 Wabash Ave., in the city of Chicago, Ill., with the appurtenances, and sole and uninterrupted use thereof, for one year, to commence on the first day of May next, at the yearly rent of six hundred dollars, payable in equal sums of fifty dollars on the first day of each and every month.

MARK HOLLISTER.

Notice to Quit.

MR. J. FAIRBANKS:

You are hereby notified to deliver up to me possession of the house and lot, known as No. 432 Randolph street, in the city of Chicago, and to remove therefrom on the 30th day of April next, it being my intention to determine the tenancy.

ROBERT WALKER, Landlord.

Chicago, March 1, 1881.

Tenant's Notice of Leaving.

MR. R. WALKER:

Take notice that I shall, on the first day of May next, deliver up to you the premises I now occupy as your tenant, known as No. 46 Madison street in the city of Chicago, it being my intention to determine the tenancy.

I. FAIRBANKS, Tenant.

Chicago, Feb. 1, 1881.

Notice to Quit by Landlord, on Non-Payment of Rent.

MR. GEORGE CLARK.

Sir:—I hereby give you notice to surrender and deliver up to me the possession of the house and lot known as No. 314 West Adams street, in the city of Chicago, the rent of which you have failed and neglected to

pay for the past month; and to remove therefrom at the expiration of ten days from this date, according to law.

Yours, etc.,

ROBERT FIELDS, *Landlord.*

Chicago, April 1, 1880.

Notice to Quit the Premises or Pay Double Rent.*

MR. GEORGE DAY.

Sir:—You are hereby notified to surrender and yield up to me, on the .....day of.....next, possession of the premises in A street, in the city of....., which you now hold of me. In failure whereof, I shall require and insist upon double the value of the said premises, according to the statute in such case made and provided.

Yours, etc,

WILLIAM SEAVEY, *Landlord.*

New York, May 2, 1880.

PARTNERSHIP.

WHEN two or more persons combine their property, labor, or skill, for the transaction of business for their common profit, they enter into partnership.

Any person competent to transact business on their own account may enter into partnership for that purpose and no others.

No special form or manner is necessary in the formation of a partnership. It may be by oral agreement or by written agreement under seal or not. But the liability and authority of the partners begin with the *actual* formation of the partnership, and do not wait for the execution of any articles.

The parties may agree to share in the profits in what proportion they choose, but in the absence of any agreement, the law presumes equal shares.

Partners whose names appear to the world are termed *ostensible* partners.

An ostensible partner who has no interest in the firm is called a *nominal* partner.

A nominal partner is liable for all the debts and contracts of the firm, on the ground that he justifies them in trusting the firm on his credit.

A partner who has an interest in the firm but whose name is not published as a partner, is called a *silent* partner.

Any one who permits his name to be used by a firm, or who shares in the profits of the business, is liable as a partner.

Each individual member of a firm is liable to the whole amount of the debts of the concern.

The acts of one partner binds all the others, when done in pursuance of the regular business of the firm, and in the usual course of that business, but any act not required by the nature of the business will not bind them.

There is a contract of partnership known as *special partnership*, consisting of one or more persons, called *general* partners, who attend to the carrying on of the business of the concern, and are liable to the full amount of the debts of the firm, and one or more persons called *special* partners, who are liable only to the amount of the capital they put into the concern. These special partnerships are wholly regulated by statute, and can only be entered into by conforming strictly to the statute regulations of the State where the partnership is formed. The laws regulating the formation and conduct of special partnerships are so particular that no prudent man will enter into such partnership without good legal advice.

Death of a general, or even of a special, partner operates a dissolution, and the representatives of a deceased member do not take his place unless there be in the articles an express provision that they shall.

A court of equity can decree a dissolution of partnership when either party is unable to do his duty to the partnership, as by reason of insanity or a long imprisonment, or if he be guilty of material wrong-doing to the firm; and also if the original agreement were tainted with fraud, whenever such a dissolution is decreed; and, if necessary to do justice, the court will also decree a sale of the effects and a distribution of the proceeds, after a consideration of the facts of the case and the whole condition of the firm.

If the whole interest of a co-partner is levied upon and sold on execution this makes a dissolution.

If one partner retires, this operates in law a dissolution. The partner retiring should withdraw his name from the firm, and give notice, by the usual public advertisement, of his retirement, and also by personal notice, by letter or otherwise, to all who usually do business with the firm; and after such notice he is not responsible for any future debts of the firm, even if his name be retained in the firm by the other partners, if this is done without his consent.

A secret partner is not liable for a debt contracted after his retirement, although he give no notice.

A partnership may hold real estate, as well as personal estate.

Articles of Copartnership.

ARTICLES OF AGREEMENT, Had, made, concluded, and agreed upon, this.....day of.....A.D.....between.....of..... trader, and.....of.....trader.

First of all, the said.....and.....have agreed, and by these presents do agree, to become copartners together in the art or trade of .....and all things thereto belonging, and also, in buying, selling, vending, and retailing all sorts of wares, goods, and commodities belonging to the said trade of.....which said copartnership, it is agreed, shall continue from.....for and during, and unto the full end and term of.....years, from thence next ensuing, and fully to be complete and ended. And to that end and purpose he the said .....hath the day of date of these presents, delivered in as stock, the sum of..... and he the said.....the sum of.....to be used, laid out, and employed, in common trade between them, for the management of the said trade of.....to their utmost benefit and advantage. And it is hereby agreed between the said parties, and the said copartners, each for himself respectively, and for his own particular part, and for his executors and administrators, that each doth covenant, promise, and agree, to and with the other of them, his executors and administrators, by these presents, in manner and form following (that is to say) that they the said copartners shall not nor will, at any time hereafter, use, exercise, or follow

* In New York, when the tenant willfully holds over after the expiration of the term, and notice to quit, the landlord is entitled to double rent.

he trade of .....aforesaid, or any other trade whatsoever during the said term, to their private benefit and advantage; but shall and will, from time to time, and at all times, during the said term (if they shall so long live), do their and each of their best and utmost endeavors, in and by all means possible, to the utmost of their skill and power, for their joint interest, profit, benefit, and advantage, and truly employ, buy, sell and merchandise, with the stock aforesaid, and the increase thereof in the trade of .....aforesaid, without any sinister intentions or fraudulent endeavors whatsoever. And also that they the said copartners shall and will, from time to time and at all times hereafter, during the said term, pay, bear, and discharge, equally between them, the rent of the shop, which they the said copartners shall rent or hire, for the joint exercising or managing of the trade aforesaid. And that all such gain, profit, and increase, as shall come, grow, or arise, for or by reason of the said trade, or joint business as aforesaid, shall be from time to time, during the said term, equally and proportionably divided between them the said copartners, share and share alike. And also that all such losses as shall happen in the said joint trade, by bad debts, ill commodities, or otherwise without fraud or covin, shall be paid and borne equally and proportionably between them. And further, it is agreed by and between the said copartners, that there shall be had and kept from time to time, and at all times during the said terms and joint business and copartnership together as aforesaid, perfect, just, and true books of account, wherein each of the said copartners shall duly enter and set down, as well all money by him received, paid, expended and laid out, in and about the management of the said trade, as also all wares, goods, commodities, and merchandises, by them or either of them bought and sold by reason or means or upon account of the said copartnership, and all other matters and things whatsoever, to the said joint trade, and the management thereof, in anywise belonging or appertaining, which said books shall be used in common between the said copartners, so that either of them may have free access thereto without any interruption of the other. And also that they the said copartners, once in three months or oftener, if need shall require, upon the reasonable request of one of them, shall make, yield, and render, each to the other, or to the executors or administrators of the other, a true, just and perfect account of all profits and increase, by them, or either of them made, and of all losses by them or either of them sustained, and also of all payments, receipts, and disbursements whatsoever, by them or either of them made or received, and of all other things by them or either of them acted, done, or suffered in the said copartnership and joint business as aforesaid; and the same account being so made, shall and will clear, adjust, pay, and deliver, each unto the other, at the time of making such account, their equal shares of the profits so made as aforesaid; and at the end of the said term of.....or other sooner determination of these presents (be it by the death of one of the said partners or otherwise), they, the said copartners, each to the other, or in case of the death of either of them, the surviving party to the executors or administrators of the party deceased, shall and will make a true, just, and final account of all things as aforesaid, and divide the profits aforesaid, and in all things well and truly adjust the same, and that also upon the making of such final account, all and every the stock and stocks, as well as the gains and increase thereof, which shall appear to be remaining, whether consisting of money, wares, debts,.....shall be equally parted and divided between them the said copartners, their executors or administrators, share and share alike.

In Witness Whereof, &c.

(*Signatures.*)

Various Covenants and Clauses which may be introduced in Articles of Copartnership according to Circumstances.

Not to trust any one whom the Copartner shall forbid.

And that neither of the said parties shall sell or credit any goods or merchandise belonging to the said joint trade, to any person or persons, after notice in writing from the other of the said parties, that such person or persons are not to be credited or trusted.

Not to Release any Debt without Consent, &c.

And that neither of the said parties shall, without the consent of the other, release or compound any debt or demand, due or coming to them on account of their said copartnership, except for so much as shall actually be received, and brought into the stock or cash account of the said partnership.

Not to be bound, or indorse Bills, etc., for any one without Consent.

And that neither of the said parties shall, during this copartnership, without the consent of the other, enter into any deed, covenant, bond, or judgment, or become bound as bail or surety, or give any note, or accept or indorse any bill of exchange for himself and partner, without the consent of the other first had and obtained, with or for any person whatsoever.

Neither Party to Assign his Interest, etc.

And it is agreed between the said parties, that neither of the said parties shall, without the consent of the other, obtained in writing, sell or assign his share or interest in the said joint trade, to any person or persons whatsoever.

Principal Clerk to be Receiver of Moneys.

That the principal clerk for the time being shall be the general receiver of all the money belonging to the said joint trade, and shall thereout pay all demands, ordered by the said parties, and shall from time to time pay the surplus cash to such banker as the said partners shall nominate.

Parties to Draw Quarterly.

That it shall be lawful for each of them to take out of the cash of the joint stock the sum of..... .quarterly, to his own use, the same to be charged on account, and neither of them shall take any further sum for his own separate use, without the consent of the other in writing; and any such further sum, taken with such consent, shall draw interest after the rate of.....per cent., and shall be payable, together with the interest due, within.....days after notice in writing given by the other of the said parties.

Renewal of Partnership, to be Endorsed on the Article.

Inasmuch as the partnership formed between the subscribers by the within agreement will expire on the.....day of ....., it is hereby agreed that the same be continued, upon the same terms in every respect as is within mentioned, for the further term of .....from the said .....day of .....

Witness our hands and seals, this ..... day of ....., one thousand eight hundred and ..... (*Signatures.*)

Notice of the Retirement of a Partner.

Sir,—We beg to acquaint you that our late partner,.....has retired from our firm by mutual agreement, and that we the undersigned .....and.....continue to carry on the business of.....under the firm of..... Respectfully referring you to our signatures, we are, etc.

Notice of the Death of a Partner.

Sir,—It is with much regret that I have to inform you of the decease of my friend and partner, Mr....., which took place on.... .. As managing partner, and executor of Mr....., the charge of liquidating the affairs of the firm devolves upon me, and in the discharge of this duty I shall henceforth sign "*.....in liquidation.*" I beg further to state that the business will be continued in future on my own account, and that my best care shall be given o any matters which you may intrust to me. I am, etc.

Advertising Notices.

Notice is hereby given, that the partnership heretofore subsisting between the undersigned as....., in....., under the style or firm of.... , is this day dissolved by mutual consent. Dated this.....18.....

Notice is hereby given, that the copartnership formerly subsisting between us, the undersigned, ...and....., as....., at....., under the style or firm of....., is this day dissolved by mutual consent, and that the said business will in future be carried on by the said..... alone, who will receive and pay all the debts of the late copartnership. Dated this.....18.. .

The Law of Patents, Trade-Marks and Copyrights.

A PATENT is an exclusive right granted by the government for a certain term of years to some person to manufacture, sell and use an invention made by him. He to whom a patent is granted is called a patentee.

Any person, whether a citizen or an alien, may obtain a patent for any new invention or discovery, or any improvement made by him and not before known, or used by others in this country, and not at the time patented, or described in any printed publication in this, or any foreign country.

The usual manner of selling patents is: First—TERRITORIAL RIGHTS; Second—SHOP RIGHTS; Third—ON ROYALTY.

A Territorial Right concedes to the party who has purchased the same the exclusive right to sell the patented article within certain specified territory, and sometimes includes the right to manufacture; but generally the owner of the patent agrees to furnish the articles at a stipulated price.

A Shop Right gives the privilege to manufacture or use the patented article in a specified shop or establishment, and at no other place.

A Royalty is a certain sum paid the inventor by the manufacturer, on every article made or sold. A royalty agreement should be plainly worded and open to but one construction, and drawn up by the patentee's own lawyer.

When a patentee makes an assignment, he should be careful and see that the following points are inserted: The party to whom such assignment is made to guarantee to manufacture and pay royalty on a certain minimum number per year, and to bear all legal costs in defense of patent should it be infringed upon.

All reissues will only be given to the patentee, and extensions of the patent will not be readily granted to the assignee, unless it is distinctly worded in the assignment to this effect.

United States Patent Fees.

Prior Invention abroad will not prevent issue of a patent, unless the invention has been there patented or described in some printed publication. To prevent a subsequent inventor from obtaining a patent, an invention must have been reduced to a practical form, either by construction of a model, or machine, or drawing, by which a mechanic could make the same.

Merely conceiving an idea of an invention is not a discovery, and patentable.

Foreign Patents.—The taking out of a patent in a foreign country does not prejudice a patent previously granted here· nor does it prevent obtaining a patent here subsequently. When a patent is granted here, it will extend only seventeen years from date of foreign patent.

Every foreign inventor must have in use, or for sale in the United States, a copy of their patentable article, within eighteen months from date of patent.

Duration of Patent is seventeen years. Extensions are prohibited on all patents granted since 1861. Applications for extension must be filed, and requisite fee paid, ninety days before expiration of the patent.

Granting of Patents.—Patents, on payment of same official fee, are granted to all persons, including women and minors, unless inhabitants of countries which discriminate against the inhabitants of the United States.

Application for a patent must be made in the name of the *inventor*, who can *alone* sign the papers; an attorney for inventor *can not* do so.

Heirs of an Inventor can obtain a patent, papers to be signed by executor or administrator of inventor.

Joint Inventors are entitled to a joint patent.

An Inventor can assign his entire right, before a patent is obtained, so as to enable the assignee to take out a patent in his own name; but the assignment must be first recorded, and specification sworn to by the inventor.

Oaths may be taken, in this country, before any one authorized by law to administer oaths; in a foreign country before any minister plenipotentiary, charge d' affairs, consul, commercial agent or notary public of the country in which oath is taken, being in all cases properly attested by official seal of such notary.

Stamps.—A stamp of value of fifty cents is required for each power of attorney, each sheet of an assignment to be stamped *five cents*, each certificate of magistrate *five cents*.

Drawings to be in duplicate, one on stiff paper, one on tracing cloth, to be 20 inches top to bottom, 15 inches wide; tracing to have 1 inch margin on right hand side, for binding.

Models to be of hard wood, or metal, not more than 12 inches in any dimension; name of the inventor to be engraved or painted conspicuously on it.

For an Improvement, only model of part to be patented is required to show nature and operation of invention.

Designs, no models required; either drawings or photographs, both in duplicate, with *negative* of photograph.

New Articles of manufacture, sample of article; medicines, or medical compounds, sample of same, and minute statement of exact proportions and ingredients.

CAVEATS.—The filing of a caveat prevents, during its existence, the issue of a patent without the knowledge of the caveator, to any person for a similar device. The caveator is entitled to receive official notice during one year, for any petition for similar or interfering invention filed during that time. The caveator, when so notified, must complete his own application within three months from date of notice.

A caveat runs one year; can be extended by paying $10 a year.

Caveats can only be filed by citizens of the United States, or aliens who have resided here one year and declared their intention of becoming citizens.

United States Patent Fees.

On filing each caveat	$10 00
On filing each original application for a patent, except for a design	15 00
On issuing each original patent	20 00
On every appeal from Examiners-in-Chief	20 00
On application for a reissue	30 00
On application for extension	50 00
Granting an extension	50 00
Filing each disclaimer	10 00
Certified copies of patents and other papers, 10 cents per 100 words.	
Recording every assignment, agreement, power of attorney, and other papers, of 300 words or under.	1 00
If over 300 and under 1,000 words	2 00
If over 1,000 words	3 00
Drawings, cost of making same.	
Patents for designs—for three and one-half years	10 00
" " for seven years	15 00
" " for fourteen years	30 00

In addition to the above, Patent Solicitors generally charge for written report of special examination at Patent Office, if invention has been patented in this country, $5; for general information of infringements, reissues, claims, assignments, joint ownership, contracts, licenses, name in which patent is recorded, abstracts of deeds of transfer, sketch of a drawing of patent, license made out, transfer of do., recording do.,$5 for each case; for procuring a patent, $25 to $35, or more; for procuring a caveat, $10 to $15; for copies of patents or assignments, or drawings of any existing patents, $5 to $10; copy of any claim, $1.

FOREIGN PATENTS.—*Great Britain.*—Duration, fourteen years, to first inventor or importer; cost, $350, of which $100 is due at time of making application, balance in four months; three years from date of patent, a further sum of £50 must be paid; end of seven years, £100 additional. For designs to protect shape of article, three years, $100.

France.—Term of patent, fifteen years; annual fee, $20.

Belgium.—Term of patent, twenty years; small annual fees.

Austria	$250	Netherlands	$150
Bavaria	150	Portugal	250
Belgium	150	Prussia	200
Cuba	450	Russia	550
France	150	Saxony	250
Great Britain	350	Spain	400
India	400	Sweden and Norway	600
Italy	250		

Petitions for Patents.

By a Sole Inventor.

TO THE COMMISSIONER OF PATENTS:

Your petitioner, a resident of ....., prays that letters patent be granted to him for the invention set forth in the annexed specification.

By Joint Inventors.

TO THE COMMISSIONER OF PATENTS:

Your petitioners, residing respectively in.....and ....., pray that letters patent may be granted to them, as joint inventors, for the invention set forth in the annexed specification.

By an Inventor for Himself and an Assignee.

TO THE COMMISSIONER OF PATENTS:

Your petitioner, a resident of ....., prays that letters patent may be granted to himself and.....of .....as his assignee, for the invention set forth in the annexed specification, the assignment to the said..... having been fully recorded in the Patent Office, in *liber*....page....

Blanks and full instructions can always be obtained from any solicitor of patents.

Form of Oath.

CITY [OR TOWN] OF.....COUNTY OF.....
STATE OF..... } ss

On this.....day of.....18. .before me, the subscriber, a..... personally appeared the within named.....and made solemn oath (or affirmation) that he verily believes himself to be the original and first inventor of the mode herein described. ...., and that he does not know or believe the same was ever before known or used; and that he is a citizen of the United States (or citizen of other country, as the case may be).

(*Signature.*) *Justice of the Peace.*

Form of a Caveat.

TO THE COMMISSIONER OF PATENTS:

The petition of.....of.....in the County of..... and State.....of.....

Respectfully represents:

That he has made certain improvements in..... .... and that he is now engaged in making experiments for the purpose of perfecting the same, preparatory to his applying for letters-patent therefor. He therefore prays that the subjoined description of his invention may be filed as a caveat in the confidential archives of the Patent Office, agreeably to the provisions of the act of Congress in that case made and provided; he having paid ten dollars into the treasury of the United States, and otherwise complied with the requirements of the said act.

(*Signature.*)

[*Date.*]

(Here should follow a description of the general principles of the invention so far as it has been completed.)

NOTE.—The caveator must make oath or affirmation substantially according to the form already given.

The Law of Trade-Marks.

In the statute of July 8, 1870, for trade-marks, the following are the important sections.

SEC. 77. *And be it further enacted,* That any person or firm domiciled in the United States, and any corporation created by the authority of the United States, or of any State or Territory thereof, and any person, firm, or corporation resident of, or located in any foreign country which by treaty or convention affords similar privileges to citizens of the United States, and who are entitled to the exclusive use of any lawful trade-mark, or who intend to adopt and use any trade-mark for exclusive use within the United States, may obtain protection for such lawful trade-mark by complying with the following requirements, to wit:

1. By causing to be recorded in the Patent Office the names of the parties, and their residences and places of business, who desire the protection of the trade-mark.

2. The class of merchandise and the particular description of goods comprised in such class, by which the trade-mark has been, or is intended to be, appropriated.

3. A description of the trade-mark itself, with *fac-similes* thereof, and the mode in which it has been, or is intended to be, applied and used.

4. The length of time, if any, during which the trade-mark has been used.

5. The payment of a fee of twenty-five dollars, in the same manner and for the same purpose as the fee required for patents.

6. The compliance with such regulations as may be prescribed by the Commissioner of Patents.

7. The filing of a declaration, under the oath of the person, or of some member of the firm, or officer of the corporation, to the effect that the party claiming protection for the trade-mark has a right to the use of the same, and that no other person, firm, or corporation has the right to such use, either in the identical form, or having such near resemblance thereto as might be calculated to deceive, and that the description and *fac-similes* presented for record are true copies of the trade mark sought to be protected.

Trade-marks remain in force thirty years, except on articles not manufactured in this country, but expire at the time of expiration in any foreign country.

All necessary petitions, specifications, declarations and oaths for signature of applicant, together with how to sign, will be furnished by the Patent Office at Washington.

The right to use such trade-mark is transferable by assignment in the same manner as patents.

All reproduction, counterfeiting, copying, or imitating any such trade-mark and affixing the same to goods of substantially the same descriptive properties and qualities as those referred to in the registration, subjects the party using the same to an action for damages in any court of competent jurisdiction in the United States.

The Law of Copyright.

Under Act of Congress Approved June 18, 1874.

SEC. 4952. Any citizen of the United States, or resident therein, who shall be the author, inventor, designer, or proprietor of any book, map, chart, dramatic or musical composition, engraving, cut, print, photograph or negative thereof, or of a painting, drawing, chromo, statue, statuary, and of models or designs intended to be perfected as works of the fine arts, and the executors, administrators, or assigns of any such persons, shall, upon complying with the provisions of this chapter, have the sole liberty of printing, reprinting, publishing, completing, copying, executing, finishing and vending the same; and in the case of a dramatic composition, of publicly performing or representing it, or causing it to be performed or represented by others. And authors may reserve the right to dramatize or translate their own works.

Copyrights are granted for the term of twenty-eight years, and further continued for fourteen years, if application is made for such continuation six months before expiration of original copyright.

Copyrights shall be assignable in law. Such assignment must be recorded in the office of the Librarian of Congress.

A printed copy of the title of the book or other article, or a description of the painting, drawing, chromo, statue, statuary, or model, or design for a work of the fine arts, for which a copyright is desired, must be sent by mail addressed

"LIBRARIAN OF CONGRESS,"

Copyright matter. WASHINGTON, D. C.

This must be done before publication of the book or other article. A fee of fifty cents for recording each book or other article must be enclosed with the title or description as above, and fifty cents for each certificate of such record under seal of the Librarian of Congress, which will be transmitted by return mail.

For recording and certifying any assignment of a copyright, $1; and for every copy of an assignment, $1.

Two complete copies of the best edition issued of each book or article must be mailed to the address above given within ten days after issue or publication, to perfect the copyright. A failure to do this will inflict a penalty of $25, and render the copyright void.

No copyright is valid unless notice is given by inserting in the several copies of every edition published, on the title page, or the page following if it be a book, and on all other articles by inscribing upon some portion of the face or front thereof, the following words: "Entered according to Act of Congress in the Year.....by.....in the office of the Librarian of Congress at Washington;" or, thus, "Copyright 18..... by.....

Any person inserting "copyright," etc., or words of the same import, without having obtained a copyright, is liable to a penalty of $100.

Any author may reserve the right to translate or dramatize his own work, but notice should be given by printing the words "All rights reserved" below the notice of copyright entry, and by notifying the Librarian of Congress of such reservation to be entered upon the record.

Every applicant for a copyright should state distinctly in whose name the copyright is to be entered, and whether the right is claimed as author, designer, or proprietor.

The copyright law of the Dominion of Canada closely resembles that of the United States. The duration of the right and its conditional extension is the same as in the law of the United States. A copyright may be taken out by "any person resident in Canada, or any person being a British subject, and resident in Great Britain or Ireland." The book must be printed and published in Canada.

Agreement between Author and Publishers.

ARTICLES OF AGREEMENT, Made this.....day of .....A. D. 18....by and between.....of the first part, and.. .....of .....State of.....booksellers and publishers, of the second part, witnesseth, That the said (*name of the author*) in consideration of the agreements of the said (*name of publishers*) hereinafter contained, hereby agrees with them and their representatives and assigns, that he will deliver to them on or before the .. ..day of .....A. D. 18....the manuscript of a book now in course of preparation by him, to be entitled.....said manuscript to be properly prepared for the press, and to be sufficient in amount for.... ...volume of not less than.. .....pages,.. .....similar to those of.....that he will secure in his own name a good and valid copyright thereof for the United States, and any renewals or extensions of such copyright to which he may hereafter be entitled, and will defend the same from all infringements and adverse claims, and will save the said.....and their representatives and assigns, harmless and indemnified from all such infringements and claims, and from all damage, costs, and expenses arising to them by reason thereof, that he will license and allow the said..... .and their representatives and assigns, but no other party or parties, to print, publish, and sell the aforesaid book, and any revisions of the same, during the continuance of any copyrights or renewals thereof which he may obtain therefor; provided, however, that the said.. .....and their representatives and assigns shall, in substantial good faith, keep and perform their agreements hereinafter contained; and that during the continuance of the exclusive rights hereby granted, he will revise said book as occasion may require, and will, with all reasonable diligence and speed, superintend in the usual manner of authors, the printing of all editions thereof; and will not prepare, edit,

or cause to be published, in his name or otherwise, anything which may injure or interfere with the sale of the aforesaid book.

And the said (*name of the publishers*) in consideration of the foregoing agreements of the said author of the aforesaid book, hereby agree on their part that they will, upon the delivery to them of the manuscript thereof as aforesaid, proceed at once to print and publish an edition of said book, of at least.....copies,.....of which they will deliver to the said author for his own use without charge; that they will subsequently, from time to time, during the continuance of their enjoyment of the exclusive rights herein granted them, print and publish such other editions of said book as the demand for the same may reqnire, ...copies of each of which they will deliver to said author for his own use without charge; that they will use their best exertions to secure the speedy sale of all such editions published by them as aforesaid; and that, upon the publication of each and every edition of said book, they will pay unto the said author, or his representatives or assigns, a sum equal to.....upon each and every copy of which said edition shall consist (excepting, however, said copies to be given to said author as aforesaid, and such other copies as may be used for presentation to editors and others, for the purpose of obtaining reviews and notices, or otherwise to promote the sale of said book), which said sum shall be paid as follows (*state the manner and times of payment, as by cash or notes*), but from any sum so to be paid as aforesaid, shall first be deducted the cost of any alterations or corrections, exceeding ten per cent. of the cost of first setting up the type, made by the said author in said book, after the portion altered, or corrected is in type.

In Witness Whereof, The said parties have hereto, and to another instrument of like tenor, set their hands the day and year first above written.

Sealed and delivered in presence of (*Signature of author.*)
(*Signature of publishers.*)

An Assignment of a Copyright.

To all whom it may Concern: Whereas I, (*name of assignor*) of .....in the County of.....and State of.....did obtain a copyright from the United States for a work entitled.... .....and the certificate of said copyright bears date.....A. D. eighteen hundred and.....

Now this Deed Witnesseth, That for a valuable consideration, viz.....to me in hand paid, the receipt of which is hereby acknowledged, I have assigned, sold, and set over, and by these presents do assign, sell, and set over unto the said (*name of assignee*) all the right, title, and interest I have in the above book (*or design, etc.*) as secured to me by said copyright. The same to be held and enjoyed by the said (*name of assignee*) for his own use and behoof, and for the use and behoof of his legal representatives, to the full end of the term for which said copyright was issued, as fully and entirely as the same would have been held and enjoyed by me had this assignment and sale not been made.

In Testimony Whereof, I have hereunto set my hand and affixed my seal, this..... ...day of.....in the year of our Lord one thousand eight hundred and.....

Sealed and Delivered in Presence of (*Signature.*) (*Seal.*)

The Suffrage and Alien Laws of the United States.

The question of suffrage and the qualifications required therefor is one of great importance to every naturalized citizen. It is not an infrequent error to suppose that citizenship and suffrage are inseparably joined together, and that the former is equivalent to the latter. Naturalization confers no right of suffrage. The several States have the exclusive power of fixing the qualifications of voters at all elections. The Constitution requires the following qualifications:

Aliens may become citizens of the United States after five years continuous, well-behaved residence, one year of which must be in the State in which they are admitted. At least two years prior to admission, a declaration of intention to become a citizen must be filed, when the applicant must renounce allegiance to all foreign powers and potentates, and take an oath to support the Constitution of the United States.

If the applicant shall have resided in the United States three years prior to his becoming twenty-one years of age, he may be admitted without the requirement of a preliminary declaration, provided he has resided continuously, altogether, five years in the United States.

Residence in the United States for five years, and good moral character, must be substantiated by the oath of at least one witness.

If a party who has made declaration of his intention to become a citizen of the United States, shall die before he is finally admitted, his wife and family may be admitted to citizenship on his declaration papers, by passing through the same formula that would have been required of the deceased husband and father. Naturalization of a husband and father carries with it the naturalization of his wife and minor children.

The power to grant naturalization papers is allowed only to courts of record having common law jurisdiction, a seal and a clerk.

Aliens of countries at war with the United States are forbidden by law to become citizens.

The exclusive power of conferring naturalization is vested in the United States; thus, a foreigner coming to Connecticut and residing there may be naturalized and thus become a citizen of the United States and of that State and live there all his life without the right of suffrage, unless he be a person of good moral character, and learns to read the Constitution in English, and write his own name.

The qualifications required to vote for Representatives in Congress are the same as for Representatives in the State.

The several States prescribe in their State Constitutions the qualifications for the exercise of the right of suffrage by an unnaturalized foreigner who has declared his intention to become a citizen. Under the Constitutions of Indiana, Florida and Oregon, if he has resided in the United States one year, and in the State six months, and has legally declared his intention to become a citizen of the United States, he can vote at all elections.

In Alabama, Florida, Kansas, Wisconsin and other States a residence of one year in the State is required, in addition to his declaration of intention to become a citizen. In Massachusetts a foreigner must have his final naturalization papers, and, in addition thereto, he must reside in the State two years after he has been naturalized, and be able to read the Constitution in English, and write his own name. In Rhode Island a foreigner must be a naturalized citizen, and also an owner of real estate. In Connecticut full citizenship is required, and the voter must be a man of good moral character, and be able to read any article of the Constitution. In Vermont, citizenship is required, and also that the voter shall be of a quiet and peaceable behavior, and take a prescribed oath to give his vote as he shall judge will most conduce to the best good of the State.

The first clause of the first section of the Fourteenth Amendment to the Constitution reads as follows:

All persons *born* or naturalized in the United States, *and subject to the jurisdiction thereof*, are citizens of the United States, and of the State wherein they reside.

The Supreme Court of the United States has decided that—

The phrase, "subject to its jurisdiction," was intended to *exclude* from its operation children of Ministers, Consuls, and citizens or subjects of foreign States, born within the United States.

WILLS.

A WILL is the legal declaration of what a person determines to have done with his property after death. The person making a will must be of sound mind, must act freely and voluntarily.

Great care should be exercised in drawing up a will. Few persons are aware how difficult it is to make an unobjectionable will. Always secure legal advice, and that of a trustworthy kind, when possible to do so. The statute laws and regulations respecting wills and devises are so minute and important in every State, that there is great danger of coming in conflict with some statute provision in attempting to make a will without advice.

It is of the utmost importance that the property bequeathed and the condition and intentions of the testator should be clearly and accurately expressed, and unless he has good legal advice he should make a disposition of his property as simple as possible.

Any person of proper age and of sound mind may make a will.

A married woman cannot make a will except in relation to trust property, unless the statute law of the State gives it, which is the case now in many States.

Children may bequeath personal property, but not real estate; the limitation of the age for such a bequest is generally eighteen years for male, and sixteen for females.

The maker of a will is called a testator (if a female a testatrix).

There are two kinds of wills, Nuncuptative and Olegraphic.

Nuncuptative wills are wills made by word of mouth. They are usually unsafe, as they must depend upon persons hearing the same, and even when well authenticated often cause long and costly litigation.

Olegraphic wills are wills written by the testator's hand. A testator should always name his executors, but the will is perfectly good without any being named, as the court of probate will appoint an administrator.

The testator should distinctly say in the beginning of the instrument *that it* is his *last will.* If other wills have been executed it is well to say, "Hereby revoking all former wills."

Great care should be exercised in the selection of witnesses, as this part is material; they should write their respective places of residence after their names, their signatures being written in the presence of each other, and in the presence of the testator. The States of Missouri, Illinois, Ohio, Kentucky, Arkansas, North Carolina, Tennessee, Iowa, Utah, Texas, California, New Jersey, Delaware, Indiana, Virginia and New York require *two* subscribing witnesses.

The States of Connecticut, Florida, Georgia, Louisiana, Maryland, Massachusetts, Maine, Michigan, Minnesota, Mississippi, New Hampshire, Oregon, Rhode Island, South Carolina, and Vermont, and District of Columbia, require *three* attesting witnesses.

Should any litigation follow the death of a testator, any question arise as to his sanity, the evidence of the witnesses to the will is first to be taken, and is very important. Any person competent to do ordinary acts of business may be witnesses. Married women and minors may be witnesses, but no one interested in the will, either as a legatee or executor, should witness a will, as such a bequest would be void, but not invalidate the rest of the will. The word "bequeath" applies to personal estate, and "devise" to real estate only.

The testator may appoint his executors. Executors must be of legal age at the time of proving the will; a convict, a confirmed drunkard, a lunatic, or an imbecile, cannot act as executor. No person appointed as an executor is obliged to serve.

By common law a will is revoked if the testator afterward marry and have a child. If the testator after this intend that his will shall take effect he must expressly confirm it, and should make a new will.

A husband is entitled to administer in preference to any one else, upon property left by his wife, who possesses property and dies without a will, provided he be of sound mind.

If the testator leaves a bequest to a wife instead of dower, he should so state it. The wife is not legally compelled to accept of such bequest, but may choose between her legal rights of dower and that of the will.

The will of an unmarried woman is revoked in many States by her subsequent marriage.

If children are not provided for in a will, the law presumes that they were forgotten, and gives any such child the same share as if there were no will, unless the omission is explained in the will.

A CODICIL is something additional to a will and should be executed in the same manner as a will.

A codicil does not revoke a will; it may consist of a further bequest or a revocation, in part of the bequests of the will.

An executor is a person named in the will of a deceased person to settle his or her estate; there may be one or more, and they may be male or female.

An administrator is one appointed by the court to settle the estate of a deceased person. The husband of a deceased wife, or the wife of a deceased husband, has generally the right to be appointed administrator, after them the next in kin, in the order of relationship.

The executor should offer the will for probate as soon as he can, and in proving the will, filing bonds, giving notice, making and returning inventory, and the like, conform to the law of the State and rules of probate.

Abstract of the Laws of all the States concerning Wills. *

ALABAMA.—All persons of full age and sound mind may make a will. It must be in writing, signed by the testator, attested by at least two witnesses in the presence of the testator.

ARKANSAS.—The testator must be twenty-one years or more of age, and of sound mind; he must subscribe his name at the end of the will, in the presence of two witnesses, and acknowledge it to be his will, and the witnesses must sign at the request of the testator.

CALIFORNIA.—Any married woman may dispose of all her estate by will, and may alter and revoke such will, but the consent of the husband, in writing, must be annexed to every such instrument, and it must be subscribed, attested, proven, and recorded in like manner as a will is required to be witnessed, proven, and recorded, unless the wife has power to make a will, conferred by marriage contract, signed by her husband before marriage.

No wills, except noncupative wills, shall be valid, unless in writing, and signed by the testator or by some person in his presence, and by his express direction, and attested by two or more competent witnesses subscribing their names to the will, in the presence of the testator.

No noncupative will bequeathing an estate over $500, shall be valid, unless proved by two witnesses, who were present at the making thereof; nor unless it be proved that the testator, at the time of pronouncing the same, did bid some one present to bear witness that such was his will, or to that effect; nor unless such noncupative will was made at the time of the last sickness, and at the dwelling-house of the deceased, or where he or she had been residing for the space of ten days or more, except when such person was taken sick from home, and died before his or her return.

COLORADO.—All wills must be in writing, signed by the testator or some one in his presence, at his request, and attested in his presence by two or more credible witnesses.

CONNECTICUT.—Every person eighteen years of age, or more, and of sound mind, may make a will, and every devise passes the whole title unless clearly limited; the will must be in writing, signed by the testator, and attested by three witnesses in his presence, and in presence of each other.

DELAWARE.—Any person of the age of twenty-one years, and of sound mind, may make a will. Married women, with the consent in writing, of the husband, signed and sealed in presence of two witnesses, may make a will. The will must be in writing, signed by the testator, and attested by two credible witnesses.

FLORIDA.—Every person of the age of twenty-one years, and of sound mind, may make a will, and such will must be signed by the testator, or by some one in his or her presence, and by his or her direction, and attested and subscribed in his or her presence, by three or more witnesses. Nuncupative wills must be proved by three witnesses present.

GEORGIA.—Persons of fourteen years of age, and sound mind, may make a will. A married woman may make a will of her separate estate. Wills must be in writing, signed by the testator, or by some person in his presence, and by his express direction, and attested and subscribed by at least three competent witnesses.

ILLINOIS.—Any male of twenty-one years, or female of eighteen years, of sound mind and memory, may make a will. It must be in writing, signed by the testator, or by some one in his presence, and by his direction, and attested by two or more credible witnesses in the presence of the testator, who must be able to say they saw the testator sign.

INDIANA.—All persons, except infants and persons of unsound mind, may make a will. Every devise passes the testator's whole interest. The will must be in writing, signed by the testator, or in his presence, and by his consent, and attested and subscribed in his presence by two or more competent witnesses.

IOWA.—Testator must be of full age and sound mind. Personal property to the value of three hundred dollars may be bequeathed by a verbal (nuncupative) will, attested by two competent witnesses. All other wills must be in writing, witnessed by two competent witnesses, and signed by the testator, or by some one in his presence, and by his express direction. Subsequent incompetency of the witness will not invalidate the will.

KANSAS.—Any person of full age and sound mind may make a will. It must be in writing, signed at the end by the testator, or by some one in his presence, and by his direction, and it must be attested in the presence of the testator, by two or more competent witnesses, who saw the testator sign, and heard him acknowledge the will for his last will and testament.

KENTUCKY.—The testator must be of sound mind, and not under twenty-one years, not a married woman; but married women may make a will of their separate estate. It must be in writing, signed by the testator, or some one for him, and if not wholly written by himself, must be subscribed or acknowledged in the presence of at least two credible witnesses, who must sign in the presence of the testator.

LOUISIANA.—Wills are of three kinds: 1. Nuncupative, or open testaments. 2. Mystic, or sealed testaments. 3. Olographic testaments. Nuncupative testaments, by public act, must be received by a notary public in the presence of three witnesses, residing where the will is executed, or five witnesses not residing in such place. It must be dictated by the testator, and written by the notary as dictated, then read to the testator in the presence of the witnesses, and signed by the testator, and attested by all the witnesses. Nuncupative testaments, by private act, must be written by the testator himself, or from his dictation, in the presence of five witnesses not residing in the place where the will was made, or it is sufficient if the testator presents the paper, on which he has written the will, declaring that the paper contains his will. It must be read by the testator to the witnesses, and signed by the testator and all the witnesses. Mystic, or sealed testaments, are made as follows: The testator must sign his dispositions, and the paper then closed and sealed. He shall then present it thus closed to a notary public and seven witnesses; he shall declare it to be his last will and testament in their presence. The notary must then draw up the act of superscription on the same paper or envelope, and sign it, together with the testator and the witnesses. Olographic wills are entirely written, dated, and signed by the testator himself. No woman, male child under sixteen years of age, insane, deaf and dumb, or blind person can make a will.

MAINE.—The testator must be of sound mind, and twenty-one years of age, and the will must be signed by the testator, or some one in his presence, and at his request, and subscribed in his presence by three credible witnesses, not interested in the will.

MARYLAND.—Wills should be in writing, and signed by the party making them, or by some other person in his presence and by his express directions, and shall be attested and subscribed in the presence of the testator, by three or four credible witnesses. A wife may make a will and give all her property, or any part thereof to her husband, or any one other person, with the consent of the husband subscribed to said will. Provided the wife shall have been privately examined by witnesses to said will, apart out of the presence and hearing of her husband, etc., (in the same manner as provided for in deeds), and provided also said will be made sixty days before death of the testatrix.

MASSACHUSETTS—Every person of full age and sound mind may make a will, which must be in writing, signed by the testator, or by some one in his presence, and by his direction, and attested and subscribed in his presence by three or more competent witnesses.

MICHIGAN.—The testator must be of full age, and sound mind. A devise passes the whole interest, unless specially limited. The will must be in writing, signed by the testator, or some one in his presence and by his direction, and attested and subscribed in his presence by two or more competent witnesses.

MINNESOTA.—Wills must be in writing, subscribed by the testator or by some person in his presence and by his express direction, attested and subscribed in the presence of the testator by two or more competent witnesses.

MISSISSIPPI.—The testator must be twenty-one years old, whether male or female, and of sound mind. The will must be signed by the testator, or some one in his presence, and by his direction, and, if not olographic, attested by three credible witnesses, in the case of a devise of real estate, and by one or more credible witnesses in case of a devise of goods and chattels and personal estate, who sign in presence of the testator.

MISSOURI.—The will must be in writing, signed by the testator, or some one by his direction, in his presence, and attested by two or more competent witnesses, who sign in the presence of the testator. Wills

must be recorded thirty days after probate. If lands in different counties are devised, a copy of the will will be recorded in the recorder's office in each county, within six months after probate.

NEBRASKA.—Wills must be in writing, signed by the testator, or some one in his presence, and by his direction, and attested and subscribed in the presence of the testator by two or more competent witnesses.

NEVADA.—The testator must be eighteen years of age and of sound mind. The will must be in writing, signed by the testator, and sealed with his seal, or by some one in his presence, by his direction, and attested in the presence of the testator, by at least two competent witnesses.

NEW HAMPSHIRE.—Any person of twenty-one years of age and sound mind may make a will, to be in writing, signed and sealed by testator, or some one in his presence, and by his direction, and attested and subscribed by three or more credible witnesses.

NEW JERSEY.—All wills must be in writing, signed by the testator, or the signature acknowledged by him, and he must declare the writing to be his last will in the presence of two credible witnesses, present at the same time, and who must subscribe their names as witnesses in presence of the testator.

NEW YORK.—Wills must be subscribed by the testator at the end, in the presence of each of the attesting witnesses, or acknowledged by him in their presence. There must be at least two witnesses who sign their names at the end. The witnesses to any will shall write opposite to their names their respective places of residence; if residing in a city the street and number of the house should also be given.

NORTH CAROLINA.—The will must be in writing, signed by the testator, or some one in his presence, and by his express direction, and subscribed in his presence by at least two witnesses, no one of whom shall be interested in the devise. Or, if found among his papers, must be in his own handwriting, and his name subscribed thereto, inscribed in some part thereof, and the handwriting generally known to his acquaintances, and proved by three witnesses to be every part in the testator's own handwriting.

OHIO.—The testator must be of full age and sound mind, and the will must be in writing, signed at the end by the testator, or some one in his presence and by his direction, and attested by two or more competent witnesses, who saw the testator sign, and heard him acknowledge the will.

OREGON.—Testator must be of full age and sound mind. The will must be in writing, signed by the testator, or some one for him, and attested by two or more competent witnesses in his presence.

PENNSYLVANIA.—Any person of full age and sound mind may make a will. It must be in writing, and, unless the person making the same shall be prevented by the extremity of his last sickness, shall be signed by him at the end thereof, or by some person in his presence and by his express direction, and in all cases shall be proved by the oaths or affirmation of two or more competent witnesses.

RHODE ISLAND.—The will must be in writing, signed by the testator, or by some one for him, and attested and subscribed in his presence, by two or more competent witnesses.

SOUTH CAROLINA.—Three or more credible witnesses are necessary, who must sign in presence of the testator. The will must be in writing, and signed by the testator.

TENNESSEE.—Wills must be subscribed by the testator, or some one for him, and attested and subscribed in his presence, by at least two witnesses. Olographic wills found among the testator's valuable papers, or deposited for safe keeping, are allowed, if the handwriting is proved by three witnesses.

TEXAS.—Testator must be of age and sound mind, and the will must be signed by testator, or for him in his presence, and by his direction, and if not wholly written by himself, attested by two or more credible witnesses above the age of fourteen years, subscribing their names in his presence.

VERMONT.—A will must be in writing, signed by the testator, or for him, in his presence, and by his express direction, and attested and subscribed by three or more credible witnesses, in the presence of the testator, and of each other.

VIRGINIA.—Wills should be in writing, and signed by the testator, or by some one in his presence and by his express direction, in such manner as to make it manifest that the name is intended as a signature, and, moreover, unless it be wholly written by the testator, the signature shall be made, or the will acknowledged by him in the presence of at least two competent witnesses, present at the same time, and such witnesses shall subscribe the will in the presence of the testator, but no form of attestation shall be necessary.

WEST VIRGINIA.—The testator must be twenty-one years of age, and of sound mind. The will must be in writing, signed by the testator, or by some one for him, in his presence, and by his direction, and unless olographic, the signature must be made and the will acknowledged in the presence of two competent witnesses, present at the same time, and who subscribe in presence of the testator.

WISCONSIN.—No will made within this State, except such noncupative wills as are mentioned in section number six, of chapter sixty-six, of the Revised Statutes, shall be effectual to pass any estate, whether real or personal, nor to change or in any way affect the same, unless it be in writing, and signed by the testator, or by some person in his presence, and by his express direction, and attested and subscribed in the presence of the testator by two or more competent witnesses, and if the witnesses are competent at the time of attesting the execution of the will, their subsequent incompetency, from whatever cause it may arise shall not prevent the probate and allowance of the will, if it be otherwise satisfactorily proved.

Form of a Will.

In the name of God. Amen. I, ..., of the town of....., in the county of....., and State of. ....., being of sound mind and memory (blessed be Almighty God for the same!) do make and publish this my last will and testament.

I give and bequeath to my sons, ..., eight hundred dollars each, if they shall have attained the age of twenty-one years before my decease; but if they shall be under the age of twenty-one at my decease, then I give to them one thousand dollars each, the last-mentioned sum to be in place of the first-mentioned.

I give and bequeath to my beloved wife, ..., all my household furniture, and all the rest of my personal property, after paying from the same the several legacies already named, to be hers forever; but if there should not be at my decease sufficient personal property to pay the aforesaid legacies, then so much of my real estate shall be sold as will raise sufficient money to pay the same.

I also give, devise and bequeath to my beloved wife, ..., all the rest and residue of my real estate, as long as she shall remain unmarried, and my widow: but on her decease or marriage, the remainder thereof I give and devise to my said children and their heirs, respectively, to be divided in equal shares between them.

I do nominate and appoint my beloved wife, ..., to be the sole executrix of this my last will and testament.

In Testimony Whereof, I hereunto set my hand and seal, and publish and decree this to be my last will and testament, in presence of the witnesses named below, this.....day of....., in the year of our Lord, one thousand eight hundred and.... ...

[L. S.]

Signed, sealed, declared and published by the said.....as and for his last will and testament, in presence of us, who, at his request and in his presence, and in presence of each other, have subscribed our names as witnesses hereto.

....., residing at....., in..... county.
....., residing at....., in.....county.

Copy of a Fuller Form of Will.

Be it Remembered, That I,.....of the city of.....in the State of ... ., Esquire, do make this my last will and testament, in manner following. That is to say,—

I order and direct that all my just debts shall be paid with convenient speed.

I give unto Mr. ..... of said city, merchant, the amount of moneys due and owing from him to me, according to the tenor and effect of four promissory notes signed by him; viz., one dated October 10, 18 0, for ninety-six hundred and eighty dollars; one dated August 9, 1872, for five thousand dollars; another dated August 9, 1875, for forty-five hundred

and fifty-eight and 86-100 dollars; and another dated August 15, 1875, for fifty-six hundred dollars: and I order said four notes to be canceled.

To.....the wife of said.....I give an annuity of six hundred dollars, to be paid her in two equal and half-yearly payments of three hundred dollars each.

It is my will, and I order and direct that a trust fund of ten thousand dollars shall be raised out of my estate and invested at interest, the income and produce of which trust fund I give unto .....of..... single woman, to be paid to her half yearly, during her natural life. And at the decease of the said.....the principal sum or trust fund shall be paid to and among such person and persons in such shares and portions as she, the said.....by any writing by her signed in the presence of two or more credible witnesses. shall give, direct, and appoint. And in default of such appointment, then said trust fund, or principal sum shall go, as the residue of my estate, to the residuary legatee hereinafter named.

I also direct that another trust fund of ten thousand dollars shall be raised out of my estate and invested at interest. And I give the interest and produce of this trust fund, when and as it accrues, unto.....the wife of..... It is my will that the income of this fund, or principal sum shall, during the natural life of said.....either be paid into her proper hand, or upon her order or receipt, signed by her alone, notwithstanding her coverture. And I declare that neither the principal nor income of this fund shall be subject to the control, debts, or engagements of the present or any future husband of said.....the same being intended for her sole and separate use.

At the decease of said.....I give said principal sum or trust fund to the issue of said .....and in default thereof to such other person or persons as she, by a last will, or any writing in the nature of a last will, shall give, direct, or appoint the same; and in default of such appointment, it is my will that said trust fund or principal sum shall be disposed of and pass as part of the residue of my estate.

I give to.....an annuity of three hundred dollars, to be paid by two equal sums to said.....half-yearly, during her natural life.

To..... of.... ... in the County of..... widow, I give an annuity of one hundred dollars, to be paid her, during life, in quarter-yearly payments.

I also give unto..... of ..... in the County of..... widow, an annuity of two hundred dollars, to be paid in quarter-yearly payments during her life.

I order my executor, hereinafter named, to pay..... of ..... either in money, or such articles as his comfortable maintenance may require, fifty dollars annually during his life, at such times as said executor shall think proper.

To..... wife of..... of .. .... I give an annnity of one hundred dollars, to be paid during her life quarterly.

To..... . wife of .....of .... .. I give three hundred dollars, and direct three notes, held by me, signed by her husband, for one hundred dollars each to be canceled.

To..... wife of..... of..... there shall be paid in money, or delivered in articles necessary for her support, at the discretion of the executor of this my will, one hundred and fifty dollars annually, during her life, at such time and in such portions as he shall choose.

I give to..... son of..... one thousand dollars, and order that he shall be charged with such amount of moneys as he shall be my debtor for, upon promissory notes at my decease.

I devise the wood-lot in... ..... which I bought of one..... to..... wife of..... above named, to hold to her for life, the remainder I give to the child or children of said..... who shall survive her, his, her, or their heirs for ever.

If.... .. shall be a member of my family at the time of my decease, she shall and may continue to reside in my dwelling-house and participate in the use of the stores and furniture, in common with others of my family, for the term of six months thereafter.

It is my will that a debt of three hundred and thirty-two dollars, due me from.... ... of..... shall be canceled.

To each of those of the following named persons who shall be in my service at the time of my decease, I give one hundred dollars, viz.:

....

My will is that all annuities hereinbefore given shall take date from the day of the probate of this will; and all legacies, not annuities, shall be paid within eight months from the same period.

It is my will that all the capital or principal sums which shall be requisite to yield the several annuities above mentioned may, by my executor, be paid to..... to be held and managed by said corporation as trustees under this will: or, if the said executor and the parties beneficially interested therein shall so elect, said capital or principal sums, or any of them, may be placed in the hands of such trustee or trustees as shall, upon application to the Supreme Court of... ....sitting in chancery, be appointed to receive the same, and perform this, my will, in that behalf.

I hereby authorize and empower whoever shall assume the execution of this will, to make sale of, and convey any parcel or parcels of real estate, of which I may die seized, for the purpose of raising any and all such sums of money as shall be required for the trust funds, annuities, and legacies hereinbefore directed to be created, given, and bequeathed. All such sales shall be made by public vendue, after notice thereof shall have been given in two or more newspapers printed in the city of..... for the term of fourteen days at least prior to such sales being made.

All the residue of my estate, real, personal, and mixed, wheresoever it may be found, and of whatsoever it may consist, I give and devise unto .....to hold to him and his heirs forever.

I hereby revoke all wills by me heretofore made, and constitute the said.....executor of this my last will.

In Witness Whereof, I, the above-named testator, have hereunto set my hand and seal, this.....day of.....in the year of our Lord eighteen hundred and.....

[L. S.]

Then and there signed, sealed, and published by.....the testator, as and for his last will, in the presence of us, who, at his request, in his presence, and in presence of each other, have hereto set our names as witnesses.

..... [L. S.]
.... [L. S.]
..... [L. S.]

Another Form of a Will.

Know all men by these presents, That I, ..., of the town of ....., in the county of....., and State of.... ..., merchant, considering the uncertainty of this life, and being of sound mind and memory, do make, declare and publish this my last will and testament.

First, I give and bequeath unto my beloved wife, Charlotte, the use, improvement and income of my dwelling-house, warehouses, lands and their appurtenances, situate in....., to have and to hold the same to her, for and during her natural life.

Second, I give and bequeath to my son, John Fulton, one thousand dollars, to be paid to him by my executor, hereinafter named, within six months after my decease; and I also give, devise and bequeath to my said son, John Fulton, the reversion or remainder of my dwelling-house, warehouses, land and their appurtenances, situate in....., and all profit, income and advantage that may result therefrom, from and after the decease of my beloved wife, Charlotte.

Third, I give, devise and bequeath to my beloved wife, Charlotte, all the residue of my estate, real, personal or mixed, of which I shall die seized and possessed, or to which I shall be entitled at the time of decease; to have and to hold the same to her, and her executors, and administrators and assigns forever.

Fourth, I do nominate and appoint my brother, Francis Fulton, to be the executor of this my last will and testament.

In Testimony Whereof, I have, to this my last will and testament, contained on two sheets of paper, and to each sheet thereof subscribed my name, and set my seal; and to this, the last sheet thereof, I have here subscribed my name, and affixed my seal, this.....day of....., in the year of our Lord, one thousand eight hundred and.....

WILLIAM FULTON. [L. S.]

Signed, sealed, declared and published by the said William Fulton, as and for his last will and testament, in presence of us, who, at his request and in his presence and in presence of each other, have subscribed our names as witnesses hereto.

George Day, residing at Plainfield, N. J.
Wm. Frost, residing at Somerville, N. J.
Samuel Walker, residing at Somerville, N. J.

Form of Will for Real and Personal Estate.

I, Amos Clark, of the City of Elizabeth, County of Union, and State of New Jersey, grocer, realizing the uncertainty of life, and being of feeble health, but of sound mind, memory, and judgment, do make and declare this to be my last will and testament in manner and form following, to wit:

First, I give, demise, and bequeath unto my eldest son, Francis Clark, the sum of four thousand dollars, now on deposit in the National State Bank, together with my grocery store at No. .. .. street, with all the tenements and improvements thereto belonging: to have and to hold unto my said son, his heirs and assigns forever.

Second, I give and bequeath unto my beloved wife, Mary, absolutely, the house in which I now reside, at No. .. .. street, together with all the furniture therein, including piano, organ, linen, china, the plate, wearing apparel, etc., together with ten thousand dollars in Bank stock and Railway bonds, now lodged in my safe; the same to be in lieu of her dower at common law.

Third, I give and bequeath to my invalid mother, Susan Clark, the income and rents from my farm in Westfield, during the term of her natural life. Said farm to revert to my sons and daughters in equal proportion upon the demise of my said mother.

Fourth, I give and bequeath unto my youngest son, George Clark, three thousand dollars, also my tenement house on ..... street, with all the improvements thereto belonging; to have and to hold unto my said son, his heirs and assigns forever.

Fifth, I give and bequeath the sum of one thousand dollars to my executors, to be equally divided between them, in full, for all services in the matter of the execution of this my last will and testament.

Sixth, I direct that debts and funeral expenses be paid from moneys now on deposit to my credit in State Savings Bank of Elizabeth, the balance of such money, together with all the rest and residue of my estate, to my three daughters, Susan, Mary and Clara, to be equally divided between them for their use forever.

I hereby nominate and appoint John Mulford, James Fox and George Ward the executors of this my last will and testament, and revoke all other and former wills made and executed by me.

In Witness Whereof, I have hereunto set my hand and seal this tenth day of April, one thousand eight hundred and eighty

Signed, sealed, published, declared and acknowledged by the above-named testator, to be his last will and testament, in our presence, and we each, at his request, and in his presence, and in the presence of each other, subscribe our names as witnesses. John Sanford, 106 Broad St., Elizabeth, N. J. William Reynolds, 17 Lafayette St., Elizabeth, N. J. Anson Sweet, 68 Newark Ave., Elizabeth, N. J.	AMOS CLARK, [L. S.]

Codicil to a Will.

Whereas I, ..., of the.....of....., in the county of ....., and State of... ...., have made my last will and testament in writing, bearing date the.....day of....., in the year of our Lord one thousand eight hundred and....., in and by which I have given and bequeathed to the American Bible Society, instituted in the city of New York, in the year one thousand eight hundred and sixteen, the sum of six hundred dollars.

Now, therefore, I do, by this my writing, which I hereby declare to be a codicil to my said last will and testament, and to be taken as a part thereof, order and declare that my will is, that only the sum of two hundred and fifty dollars shall be paid to the said American Bible Society, as the full amount bequeathed to the said society, and that the residue of the said legacy be given to the person who shall be acting as treasurer, at the time of my decease, of the Young Men's Christian Association, located in the town of Newburg, to be expended by the society in the purchase of books for the library of said association; and lastly, it is my desire that this codicil be annexed to and made a part of my last will and testament as aforesaid, to all intents and purposes.

In Testimony Whereof, etc., [as in Form of a Will.]

Form of Will, in which the Testator Devises all his Property to Trustees for Certain Purposes.

The last will of me, George Palmer, of the.....of....., ..., and State of....., being of sound mind at the time of making and publishing this my last will and testament, I give and devise all my estate, real and personal, whereof I may die seized or possessed, to James Wilson, of the said.....of..... .., and George Clark, of same place, gentlemen.

To have and to hold the same to themselves, their heirs and assigns, forever, upon the uses and trusts following, namely: In trust to pay all my debts and funeral expenses; secondly, to pay to my wife, Jane, upon her sole and separate receipts, the interest, income and revenue of all my said estate during the term of her natural life; and, thirdly, upon the decease of my said wife, to convert all my said estate into money, if such a course shall be thought best by my said trustees, and pay to my daughter Florilla the one-third part thereof, it seeming to me best to give her so large a share on account of her bodily infirmities and inability to provide for herself, and the remaining two-thirds equally to divide between my four sons, George, Francis, Henry, and William. If either of my children shall, before such division, have died, leaving lawful issue, such issue to receive the parent's share; but if there be no issue, then such share to fall into the general fund, to be divided among the survivors in the manner before directed.

And I hereby give to my said trustees full power and authority to sell any or all of my real estate at private or public sale, and invest the proceeds, or to lease the same as they may deem best for the interest of my family.

And if my said daughter Florilla shall not have attained the age of twenty-one upon the decease of her mother, I hereby, nominate, constitute, and appoint my said trustees guardians of the person and estate of my said daughter Florilla, during the remainder of her minority, commending her to their fatherly care and protection.

And I hereby nominate, constitute, and appoint my said trustees, James Wilson and George Clark, executors of this my last will and testament.

In Witness Whereof, etc., [as in Form of a Will.]

Executor's Bond.

Know all men by these presents, That we (*name of the executor*), as principal, and (*names of his sureties*), as sureties, and all within the Commonwealth (*or State*) of.....are holden and stand firmly bound and obliged unto..... ....judge of the Probate Court in and for the county of.... ...in the full and just sum of .. ....dollars, to be paid to said judge and his successors in said office; to the true payment whereof we bind ourselves and each of us, our and each of our heirs, executors, and administrators, jointly and severally, by these presents. Sealed with our seals. Dated the.....day of.....in the year of our Lord one thousand eight hundred and sixty.....

The condition of this obligation is such, That if the above-bounden (*name of the executor*), executor of the last will and testament of (*name of the testator*), late of (*residence of the testator*), deceased, testate, shall,—

First, Make and return to the Probate Court for said county of..... within three months from his appointment, a true inventory of all the real estate and all the goods, chattels, rights and credits of said testator, which are by law to be administered, and which shall have come to his possession or knowledge;

Second, Administer according to law and the will of said testator all the goods, chattels, rights, and credits, and the proceeds of all the real estate that may be sold for the payment of debts or legacies, which shall come to the possessor of said executor, or of any other person for him; and,

Third, Render upon oath a just and true account of his administration within one year, and at any other times when required by said court: then this obligation to be void; otherwise to remain in full force and virtue.

(*Signature of executor.*) [*Seal.*]
(*Signature of surety.*) [*Seal.*]
(*Signature of surety.*) [*Seal.*]

Signed, sealed, and delivered in presence of.... ....ss..... ...186.... Examined and approved.

(*Name of Judge.*)
Judge of Probate Court.

INSOLVENT —AND— ASSIGNMENT LAWS OF THE DIFFERENT STATES OF THE UNION.

SINCE the repeal of the United States Bankrupt Law, the laws of the different States respecting insolvency, assignments for the benefit of creditors, exemptions of property from liability for debts, and attachments of property upon mesne process have become of general interest. A short epitome of them is here presented. The following are some of the general rules governing these matters:

A discharge in insolvency does not affect the rights of a creditor, who is not within the jurisdiction of the State where the discharge is granted, and does not submit himself to that jurisdiction by proving his claim against the estate of the debtor.

In the absence of statutes, assignments of property for the benefit of creditors are valid, even though they provide for preferences, and for a release of the debtor by creditors taking the benefit of them.

An involuntary assignment, under the laws of one State, of choses in action and other property, in another, is not good against attaching creditors in the second State.

A voluntary assignment will not prevail against a prior attachment, nor against a subsequent attachment, unless the assignment is valid under, and executed with the formalities required by, the laws of the State where the property is attached.

For exemptions see following chapter giving abstract of State laws governing exemptions.

ALABAMA.—No insolvent law. Assignments regulated by statute, which forbids preferences, or any provision for the release of the debtor. Attachments issue against a defendant who is a non-resident, or absconds, or removes his property from the State, or is guilty of fraud, etc. A bond is required of plaintiff. Limit of jurisdiction justice of the peace $100.

ARIZONA.—No insolvent or assignment law. Attachments issue in actions upon contract for direct payment of money where plaintiff has no security, or when defendant is a non-resident, etc. The plaintiff must give bond. Limit of jurisdiction justice of the peace $300.

ARKANSAS.—No insolvent law. Assignments regulated by statute, which forbids preferences and frees the debtor from liability to arrest or imprisonment. Attachments issue against a defendant who is non-resident, about to leave the State, avoids service of process, conceals property, or is guilty of fraud, etc. Limit of jurisdiction justice of the peace $300.

CALIFORNIA.—An insolvent law, by which a debtor surrendering his property may receive a discharge from his debts. No preferences permitted. No discharge in case of fraud, nor from debts due as a depositary of funds received as banker, broker, or commission merchant. Assignments not allowed, unless under this law. Attachments when defendant is a non resident, or in an action upon contract for direct payment of money, where plaintiff has no security, the plaintiff giving bond. Limit of jurisdiction justice of the peace $300.

COLORADO.—No insolvent or assignment law. Attachments (plaintiff giving bond) when defendant is non-resident, or conceals himself, or stands in defiance of officer, or in case of fraud, etc. Limit of jurisdiction justice of the peace $300.

CONNECTICUT.—Insolvent law, with compulsory proceedings, which may be taken by creditor to amount of $100. Property put into hands of trustee. Discharge from debts proved, upon payment of seventy per cent. Debtors property exempt for two years from legal process upon debts which might have been proved. Assignments must be administered under this law. Attachments on mesne process, in all cases. Limit of jurisdiction justice of the peace $100.

DAKOTA.—No insolvent law. Assignments, without preferences, allowed, but are void against any creditor not assenting thereto, if they tend to coerce the creditor to release his claim, or provide for payment of fraudulent claim, or reserve any benefit to assignor, or confer any power upon assignee, which may delay the conversion of the assigned property, or exempt the assignee from liability from neglect of duty, etc. Attachments (plaintiff giving bond) when defendant is non-resident, absconds, conceals or conveys property in fraud of creditors, etc. Limit of jurisdiction justice of the peace $100.

DELAWARE.—No insolvent law. An imprisoned debtor may be released upon making an assignment, except in cases of fraud. Voluntary assignments governed by the common law, except that a special partnership may not give preferences. Attachments (plaintiff giving bond) when defendant has fraudulently left the State, etc. Limit of jurisdiction justice of the peace $100.

DISTRICT OF COLUMBIA.—No insolvent or assignment laws, except that assignments of the property of a special partnership with preferences are void. Attachment (plaintiff giving bond) when the defendant is non-resident, or removes or is about to remove his property, etc.

FLORIDA.—No insolvent or assignment law. Attachments (the plaintiff giving bond) when the defendant is non-resident, or about to part with his property fraudulently, or remove from the State, or fraudulently secretes property, etc. Limit of jurisdiction justice of the peace $100.

GEORGIA.—No insolvent law. Assignments regulated by a statute, which permits preferences, except by special partnership, but forbids the reservation of any benefit to the assignor. Attachments (the plaintiff giving bond) when defendant is non-resident, absconds, conceals himself, resists a legal arrest, removes, or is about to remove his property, or fraudulently dispose of the same. Limit of jurisdiction justice of the peace $100.

IDAHO.—Insolvent law, under which the debtor is discharged upon making an assignment, as therein provided, except in cases of fraud. Attachments (plaintiff giving bond) in actions upon contract for the direct payment of money, when the plaintiff has no lien or security, or when the defendant is a non-resident, etc. Limit of jurisdiction justice of the peace $100.

ILLINOIS.—No insolvent law. Assignments, without preference, upon making which an imprisoned debtor may be released, allowed and regulated by statute. Attachments (plaintiff giving bond) when defendant is non-resident, absconds, conceals himself or his property, is guilty of fraud, etc. Limit of jurisdiction justice of the peace $200.

INDIANA.—No insolvent law. Assignments, without preferences or provision for release of debtor, allowed and regulated by statute. Attachments substantially same as Illinois. Limit of jurisdiction justice of the peace $200.

IOWA.—No insolvent law. Assignments, without preferences, allowed and regulated by statute. Attachments substantially same as in Illinois. Limit of jurisdiction justice of the peace $100. By consent of parties $300.

KANSAS.—No insolvent law. Assignments, without preference, allowed and regulated by statute. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $300.

KENTUCKY.—No insolvent law. Assignments regulated by statute. Any preference may be set aside in six months. Attachment substantially as in Illinois. Limit of jurisdiction justice of the peace $100.

LOUISIANA.—Insolvent law, with compulsory proceedings by a judgment creditor, upon return of the execution "no property found." The debtor makes a surrender to the creditors, and may be discharged by consent of a majority of creditors in number and amount, except in case fraud or preference is proved. Assignments, without preference, may be made without regard to the insolvent law. Attachment substantially as in Illinois. Limit of jurisdiction justice of the peace $100.

MAINE.—Insolvent law, passed in 1878 and extensively amended 1879, modeled on the U. S. Bankrupt Law. Voluntary petition may be filed by debtor owing $300. Involuntary proceedings by at least two creditors, having one-fourth in amount of the provable debts. Debtors owing less than $300 may make an assignment in a summary manner. No percentage is required to be paid to entitle a debtor, for the first time insolvent, to discharge. Attachments within four months from date of filing petition dissolved. Preferences given within two months void, and may be recovered by assignee. Assignments are probably acts of insolvency and may be set aside by the assignee in insolvency, if made within four months of the filing of the petition. Otherwise probably good, if without preferences. Attachments on mesne process in all cases. Limit of jurisdiction justice of the peace $100.

MARYLAND.—Insolvent law, under which the debtor is discharged upon surrender of his property, except where fraud or preference, is proved. Assignments subject to rules of common law. Attachment (plaintiff giving bond) when defendant is non-resident, and in cases of fraud, etc. Limit of jurisdiction justice of the peace $100.

MASSACHUSETTS.—Insolvent law, similar to the U. S. Bankrupt Law. Proceedings generally the same except that involuntary petition may be filed by one creditor, and the acts of insolvency are not so numerous. Discharge upon payment of fifty per cent., or by consent of majority of number and value of creditors. None in case of fraud or preference. Assignments are acts of insolvency, but good if not avoided by assignee in insolvency. Attachments on mesne process, in all cases. Limit of jurisdiction justice of the peace $300.

MICHIGAN.—Insolvent law, by which a debtor, with the consent of two-thirds of his creditors, and upon surrendering his property, may be discharged. Assignments allowed and regulated by act of 1879. Attachments (plaintiff giving bond) issue when defendant is a non-resident, or is guilty of fraud, etc. Limit of jurisdiction justice of the peace $300.

MINNESOTA.—No insolvent law. Assignments, without preference, allowed and regulated by statute. Attachment (plaintiff giving bond) when defendant is non-resident, conceals his property, is guilty of fraud, etc. Limit of jurisdiction justice of the peace $100.

MISSISSIPPI.—No insolvent law. Assignments not requiring a release of the debtor allowed. Attachments (plaintiff giving bond) when defendant is non-resident, conceals property, or is guilty of fraud, etc. Limit of jurisdiction justice of the peace $150.

MISSOURI.—No insolvent law. Assignments, without preference, allowed and regulated by statutes amended in 1879. Attachments (plaintiff giving bond) when defendant is a non-resident, conceals himself or property, or is guilty of fraud. Limit of jurisdiction justice of the peace $300.

MONTANA.—No insolvent or assignment laws. Attachments in actions upon contracts to pay money, the plaintiff giving bond in double the value of property attached; also before debt due, if debtor fraudulently disposes of his property to defraud his creditors. Limit of jurisdiction justice of the peace $100.

NEBRASKA.—No insolvent law. Assignments, without preference, allowed and regulated by a recent statute, 1877. Attachments (the plaintiff giving bond) when defendant is non-resident, or conceals property, or is guilty of fraud, etc. Limit of jurisdiction justice of the peace $100.

NEVADA.—Insolvent law. No percentage or consent required for discharge, which is only from debts mentioned in debtor's schedules. None, if fraud or preference, etc. Assignments forbidden. Attachment (the plaintiff giving bond) in actions upon contract for direct payment of money where plaintiff has no security. Limit of jurisdiction justice of the peace $300.

NEW HAMPSHIRE.—No insolvent law. Assignments, without preference, or provision for release of debtor allowed and regulated by statute. Attachment on mesne process in all cases. Limit of jurisdiction justice of the peace $100.

NEW JERSEY.—No proper insolvent law. Assignment law by which the debtor is discharged from the debt proved under assignment, except where the debtor is guilty of fraud or concealment, etc. Attachment when defendant is non-resident or absconds from his creditors. Limit of jurisdiction justice of the peace $100.

NEW MEXICO.—No insolvency or assignment laws. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $100.

NEW YORK.—Insolvent law, under which the debtor surrendering his property is discharged by consent of the persons representing two-thirds of the debts. No discharge if fraud or preference is proved. No involuntary proceedings unless the debtor is imprisoned. Assignments and the duties of assignees have been regulated by recent acts, 1877 and 1878. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $200.

NORTH CAROLINA.—A law by which, upon surrendering his property, the person of the debtor is free from liability to arrest or imprisonment except when fraud is proved; but the debt is not discharged. Assignments allowed. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $200.

OHIO.—A law similar to that of North Carolina. Assignments, without preference, allowed and regulated by statue. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $300.

OREGON.—Attachments (the plaintiff giving bond) upon all contracts, payment of which is unsecured. Voluntary assignment law dissolves attachments, if made at any time before judgment, distributes assets *pro rata* among all creditors presenting claims within three months. Limit of jurisdiction justice of the peace $250.

PENNSYLVANIA.—Law similar to that of North Carolina. Assignments, without preference, allowed and regulated by statute. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $300.

RHODE ISLAND.—No insolvent law. Assignments allowed and regulated by a recent statute, which took effect September, 1878. Attachments or levies, within sixty days after the same are made or commenced, may be dissolved by an assignment, without preference, under the act. Upon the giving of a preference by the debtor, any three creditors holding not less than one-third of the debts may petition the supreme court in equity for the appointment of a receiver of his estate, who is to take possession like an assignee in bankruptcy. Preferences given by the debtor within sixty days of the commencement of proceedings, are void, as under U. S. bankrupt law. There is no provision for the discharge of the debtor. Attachments, when defendant is non-resident, or has fraudulently contracted the debt, or conceals or disposes of his property, or has refused to apply his property to the payment thereof. Limit of jurisdiction justice of the peace $100.

SOUTH CAROLINA.—No insolvent law. Assignments, without preference, allowed and regulated by statute. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $100.

TENNESSEE.—No insolvent law. Assignments according to common law, except that limited partnerships may not. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $500.

TEXAS.—By law of 1879, debtor may assign, without preference, for the benefit of such creditors only as will assent to the discharge. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $200.

UTAH.—Law as to insolvency and assignments substantially same as in Tennessee. Attachments (when plaintiff has no security) substantially as in Illinois. Limit of jurisdiction justice of the peace $300.

VERMONT.—Insolvent law of 1876, modeled on the U. S. bankrupt law, with involuntary proceedings by one creditor to amount to $250. No discharge, unless assets equal 30 per cent. debts, or by consent of majority in number and amount of debts proved. No discharge, also, in substantially same cases as in bankrupt law. Assignments appear to be acts of insolvency, which may be set aside by an assignee in insolvency, if made within four months of filing his petition. Attachments on mesne process in all cases. Limit of jurisdiction justice of the peace $200.

VIRGINIA.—No insolvent or assignment laws. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $50.

WASHINGTON TERRITORY.—Insolvent law under which debtor may be discharged whose assets equal one-third of debts, unless fraud or preference is shown. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $100.

WEST VIRGINIA.—No insolvent law. Assignments regulated by statute, preferences being allowed. Attachments same as in Virginia. Limit of jurisdiction justice of the peace $100.

WISCONSIN.—Insolvent law, by which debtor is discharged upon surrendering property and complying with law. Assignments, with preferences, unless by limited partnerships, allowed and regulated by statute. Attachments substantially as in Illinois. Limit of jurisdiction justice of the peace $300.

WYOMING.—No insolvent law. Assignments regulated by statute, which forbid preference, any provision tending to coerce creditor to compromise or release his demand, or for payment of fraudulent claim, or reserving any interest in property assigned to assignor, or exempts assignee from liability for misconduct. Attachments substantially the same as in Illinois. Limit of jurisdiction justice of the peace $100.

ABSTRACT OF THE VARIOUS STATE LAWS AND THE PROVINCE OF CANADA, SHOWING PROPERTY EXEMPT FROM FORCED SALE.

IN all of the States there are exemption Laws. These provide very generally, that a HOMESTEAD is protected from creditors, and exempted from all attachment of execution, except in some States for taxes or wages of labor to a certain amount, that bed and bedding, and other necessary furniture, needful clothing, a Bible and school books, and a certain amount of food and fuel shall not be taken on attachment or execution. These statutes often enumerate the articles exempted very minutely.

ABSTRACTS OF STATE LAWS RELATING TO EXEMPTIONS FROM ATTACHMENT.

Alabama. *Homestead worth* $2,000, *and Personal Property* $1,000. Personal property, to be selected by the debtor, to the value of one thousand dollars, is exempt from sale on execution, or other process of court, also the homestead of the debtor not exceeding one hundred and sixty acres, not in any city, town, or village, or, in lieu thereof, any lot in any city, town, or village, not exceeding two thousand dollars in value. Also are exempt, lots in cemeteries, pew or seat in church, proper wearing apparel, family portraits, books used in the family, and the wages or salaries of laborers or employes, for personal service, not exceeding twenty-five dollars per month.

Arkansas. *Homestead worth* $2,500 *and Personal Property worth* $500. Personal property to the value of five hundred dollars to be selected by the debtor. The homestead of a married man, or one who is the head or a family, not exceeding one hundred and sixty acres, and not in any town, city, or village, or in lieu thereof, any lot in a town, city, or village, owned and occupied by the defendant, not exceeding two thousand five hundred dollars in value.

California. *Homestead worth* $5,000 *and Personal Property, to wit:* Chairs, tables, desks and books, to the value of two hundred dollars; necessary household furniture, including one sewing-machine, and one piano in actual use, or belonging to a woman; stoves, stove-pipe, and utensils, wearing apparel, beds, bedding, and bedsteads, provisions actually provided for one month, farm utensils, two oxen or two horses or two mules and harness, one cart or wagon, and food for said animals for one month, seed, grain, or vegetables for sowing, not exceeding in value two hundred dollars. Tools of mechanics or artisans; the records and seal of a notary public; the instruments of surgeons, dentists, and other professional men; the law libraries and office furniture of lawyers, and the libraries of ministers. The cabin of a miner, not exceeding five hundred dollars in value, with all the implements and gear necessary for his business, with two horses, mules, or oxen, and harness, and food for the same for one month. Two oxen, mules, or horses and harness, with food for the same for one month, and the cart or other vehicle by which carters, hackmen, peddlers, etc., habitually earn their living, one horse, vehicle, and harness used by physicians or ministers, in making professional visits; the earnings of the judgment debtor for personal services rendered within thirty days next preceding the levy, when it appears by affidavit that such earnings are necessary for family support; also a homestead, consisting of the land on which the debtor resides, to be selected by him, to the value of five thousand dollars, if the head of a family, or one thousand dollars of any other person.

Colorado. *Homestead worth* $2,000 *and Personal Property* $1,000 Every person being a householder and head of a family, is entitled to a homestead not exceeding in value two thousand dollars. To entitle such person to this exemption, he must enter the word "Homestead" on the margin of his recorded title.

The following property, when owned by any person being head of a family, shall be exempt:

Family pictures, school-books and library, pew in church, burial sites, all wearing apparel of family, all beds, bedsteads, stoves, and cooking utensils, kept for use of debtor and family, and other household furniture, not exceeding one hundred dollars in value; provisions and fuel necessary to the family for six months; tools, etc., of any mechanic, not exceeding two hundred dollars in value; library and implements of any professional man, not exceeding three hundred dollars; draft animals to the value of two hundred dollars; one cow and calf, ten sheep, and the necessary food for them for six months; one farm wagon, cart, etc., one plow, one harrow, and other farming implements, not exceeding fifty dollars in value. Persons not at the head of a family, only entitled to wearing apparel and property to the value of three hundred dollars.

Connecticut. *No homestead exempted.* The necessary apparel and bedding, household furniture necessary for supporting life (which clause is construed liberally). The arms, military equipments, uniforms, or musical instruments owned by members of the militia, pension money received from the United States, implements of the debtor's trade, library not exceeding in value five hundred dollars, one cow not exceeding one hundred and fifty dollars in value, sheep not exceeding ten, or fifty dollars in value, two swine, and two hundred pounds of pork. Of the property of any one having a family, twenty-five bushels of charcoal, and two tons of other coal, two hundred pounds of wheat flour, and two cords of wood, two tons of hay, two hundred pounds of beef and fish each, five bushels each of potatoes and turnips, ten bushels each of Indian corn and rye, or the meal and flour therefrom, twenty pounds each of wool and flax, or the yarn and cloth therefrom, one stove and pipe, the horse of a practising physician not exceeding two hundred dollars in value, and a saddle, bridle, harness and buggy, oyster-boat or shad-boat, and the rigging thereto not exceeding in value two hundred dollars, one sewing-machine, one pew, and lots in a burying-ground.

Dakota. *Homestead of* 80 *acres with buildings*, and one-half acre in a village or city and personal property. The householder is entitled to a homestead consisting of not more than one hundred and sixty acres of land with buildings and appurtenances thereon and personal property aggregating in value not to exceed $1,500 which personal property is defined by statute.

Delaware. *No Home Exempted, Personal Property,* $275.—Family library, school-books, family Bible, family pictures, seat or pew in church, lot in burial ground, all wearing apparel of debtor and family; and in addition to above, tools, implements and fixtures necessary to carry on trade or business, not exceeding $75. Head of family, in addition to the above, or other personal property not exceeding $200. And in Newcastle county, wages for labor and services are exempt from an execution attachment.

District of Columbia. *No home exempted.*

The following property of a household is exempt, from distraint attachment or sale on execution, except for servants' or laborers' wages due: Wearing apparel, household furniture to the amount of $300, provisions and fuel for three months, mechanics' tools or implements of any trade to the value of $200 with stock to same amount, and library and implements of a professional man or artist to the value of $300, a farmer's team and other utensils to the value of $100, family pictures and library in value of $400.

Florida.—*Home, Farm, or House and Lot, and Personal Property.*—A homestead to the extent of 160 acres of land, or the half of one acre within the limits of any incorporated city or town, owned by the head of a family residing in this State, together with $1,000 worth of personal property, and the improvements on the real estate, shall be exempted from forced sale under any process of law, and the real estate shall not be alienable without the joint consent of husband and wife, when that relation exists. "But no property shall be exempt from sale for taxes, or for the payment of obligations contracted for the purchase of said premises, or for the erection of improvements thereon, or for house, field or other labor performed on the same. The exemption herein provided for, in a city or town, shall not extend to more improvements or buildings than the residence or business house of the owner."

Georgia.—*A Home worth* $2,000, *and Personal property worth* $1,000. Each head of a family, or guardian or trustee of a family, of minor children, shall be entitled to a homestead or realty to the value of $2,000 in specie, and personal property to the value of $1,000 in specie, both to be valued at the time they are set apart. And no court or ministerial officer in this State shall ever have jurisdiction or authority to enforce any judgment, decree or execution against said property so set apart—including such improvements as may be made thereon from time to time—except for taxes, money borrowed and expended in the improvement of the homestead, or for the purchase money of the same, and for labor done thereon, or material furnished therefor, or removal of incumbrances thereon. And it shall be the duty of the General Assembly as early as practicable, to provide, by law, for the setting apart and valuation of said property, and to enact laws for the full and complete protection and security of the same to the sole use and benefit of said families as aforesaid.

Idaho.—*Home worth* $2,000, *and Personal Property worth* $300. The head of a family, being a householder, either husband or wife, may select a homestead not exceeding in value $2,000; while furniture, teams, tools, stock, and other personal property enumerated by statute, to the value of $300 or more, according to valuation, shall be exempt from execution, except upon a judgment recovered for its price, or upon a mortgage thereon.

Illinois.—*Home worth* $1,000 *and Personal Property.* Every householder, having a family, is entitled to an exemption to the extent of one thousand dollars in the farm or lot or land, and the buildings thereon, owned or possessed, by lease or otherwise, and occupied as a residence. The exemption, unloss released by deed, extends to the husband or wife surviving, and to the children until the youngest becomes twenty-one, so long as they continue in the occupancy of the homestead. Homesteads are not exempt from liabilities incurred for their purchase or improvement. The proceeds of any sale by the owner are exempt to the extent of one thousand dollars for one year.

The following articles of personal property owned by the debtor are exempt, namely: Necessary wearing apparel, Bibles, school books and family pictures of every person, and one hundred dollars worth of other property to be selected by the debtor, and in addition when the debtor is the head of the family and resides with the same, three hundred dollars worth of other property to be selected by the debtor, but which selection shall not be allowed from money, salary or wages due the debtor. Should any of the exempted property be seized, double its value may be recovered.

When exemptions are claimed, the debtor is required to deliver to the officer having the writ a schedule under oath, embracing all his personal property, including money and debts due him, and property not included therein is not exempted; the property is then appraised by three householders, and the debtor selects such as he desires at the appraised value, and the excess over the exemptions to which he is entitled, he delivers to the officer.

When the head of a family dies, deserts, or does not reside with same, such family is entitled to the benefit of exemptions just mentioned. The wages and services of a defendant, being the head of a family and residing with the same, to an amount not exceeding $50, are exempt from garnishment.

Indiana. *Property to the value of* $600. Any resident householder has an exemption from levy and sale under execution of real or personal property, or both, or any debt founded on contract since May 31, 1879, as he may select, to the value of $600. In the case of debts founded upon contracts made previous to May 31, 1879, the exemption is only $300. The exemption does not affect liens for labor, purchase money or taxes in any event. There is no homestead exemption in the ordinary sense of the form.

Iowa. *Farm of* 40 *Acres or House and Lot in City and Personal Property.*—The homestead must embrace the house used as a home by the owner thereof, and if he has two or more houses thus used by him, at different times and places, he may select which he will retain as a homestead. If within a town plat it must not exceed ½ acre in extent, if not in a town plat it must not embrace in the aggregate more than 40 acres. But if when thus limited, in either case its value is less than $500, it may be enlarged until its value reaches that amount.

Wearing apparel kept for general use; trunks to contain same; 1 gun; private libraries and family portraits; musical instruments not kept for sale; two cows; one horse; fifty sheep; five hogs; six hives of bees; one bed and bedding for every two in the family; household and kitchen furniture not exceeding $200; spinning-wheel; loom and sewing-machine; provisions and fuel for six months; the tools, instruments or books of debtor, if a farmer, mechanic, surveyor, lawyer, clergyman, physician, teacher or professor. If a printer, printing-press, and types, etc., for the use of such newspaper office, not exceeding $1,200. The personal earnings of the debtor of the family for the ninety days *preceding* the execution. To an unmarried person, a person not the head of the family, ordinary wearing apparel and trunks to contain the same are exempt. If a debtor absconds and leaves his family, such property allowed to the head of a family shall be exempt in hands of his wife and children, or either. A single man, not the head of a family, non-residents, and those who have started to leave the State are excluded from the above exemptions; their property is liable to execution, with the exception of ordinary wearing apparel, and trunks to contain the same; value not to exceed $75.

No exemption shall protect property against execution for the purchase money thereof.

Kansas. *Home of* 160 *Acres of Farm Land, or House and One Acre in a Village or City, and Personal Property.* A homestead to the extent of 160 acres of farming land, or of one acre within the limits of an incorporated town or city, occupied as a residence by the family of the owner, together with all improvements on the same, of whatever value is exempt. Exemptions of personal property allowed a resident, being the head of a family, are: the family library, Bible and school books; family pictures and musical instruments in use; a pew in a church and lot in a burial ground; all the wearing apparel and all beds, bedsteads and bedding used by the family; cooking-stove, appendages and cooking utensils, and other stoves and appendages necessary for the use of the family; a sewing-machine; all spinning wheels and looms, and other implements of industry and other household furniture not above enumerated, not to exceed $500 in value; two cows; ten hogs; one yoke of oxen, and one horse or mule, or in lieu of the oxen and horse or mule, a span of horses or mules; twenty sheep and wool of same, either raw or manufactured; the necessary food for the stock mentioned above for one year; one wagon, cart or dray; two plows; one drag and other farming utensils not exceeding $300 in value; provisions and fuel on hand sufficient for a year; the necessary tools and implements of any mechanic, miner or other person, used and kept for the purpose of carrying on his trade and business, together with stock in trade not exceeding $400 in value; the library, implements and office furniture of any professional man. Exemption of personal property allowed a resident of this State, not the head of a family, are: wearing apparel; pew in a church and a lot in a burial ground; necessary tools and instruments of any mechanic, miner or other person, used and kept for the purpose of carrying on his trade or business, together with stock in trade as above. The earnings of a debtor also, for personal services rendered within three months next preceding the issuing of an execution, are exempt, if it appear they are necessary, in whole or in part for the support of his family. No personal property is exempt from attachment or execution for the wages of any clerk, mechanic, laborer or servant.

Kentucky. *Home worth* $1,000, *and Personal Property.* To *bona fide* housekeeper with a family, resident in the State: two work beasts, or one work beast and one yoke of oxen; two plows and gear; one wagon and a set of gear, or one cart or dray; two cows and calves; ten head of sheep; provisions sufficient to sustain the family one year, and provender sufficient to support the stock one year; one sewing machine; the usual household and kitchen furniture of limited value, etc; the tools of a mechanic not exceeding $100 in value; the libraries of ministers of the gospel, physicians and attorneys-at-law not to exceed in value $500, but the last is not in addition to the two work beasts, wagon, cart, or dray. In addition to the personal property exempt from execution on all debts or liabilities created after the 1st of June, 1866, so much land, including the dwelling-house and appurtenances owned by the debtor as shall not exceed $1,000, shall also be exempt to the bona fide housekeeper with a family.

Louisiana. *Home of* 160 *Acres of Land, and Personal Property in all worth* $2,000. 160 acres of land, with buildings and improvements thereon, occupied as a residence, and *bona fide* owned by the debtor having a family, a person or persons dependent upon him for support; together with personal property, making in all a value not exceeding $2,000. Tools of trade, salaries, wages, and personal services, all wearing apparel, all agricultural implements, working cattle, and provisions and supplies necessary for carrying on the plantation for the coming year. No home exempted in the city or villages, and in any case only for benefit of persons having a family.

Maine. *Home worth* $500 *and Personal Property.* Homestead to the value of $500, or lot purchased from the State, for a homestead. After the death of the debtor, his widow and minor children are entitled to the same exemption. A lot in a burying-ground; wearing apparel; necessary household furniture not exceeding $50; bed, one bedstead and bedding for every two in the family; all family portraits; Bibles and school-books in use; copy of the statutes, and a library not exceeding $150; one cooking stove, twelve cords wood; five tons anthracite coal and fifty bushels bituminous coal; $10 worth of lumber, wood or bark; all produce until harvested; one barrel of flour; thirty bushels corn and grain; all potatoes; all flax raised on one acre of land and all articles manufactured therefrom for the family; tools

in trade; one sewing-machine worth $100; one pair working cattle or mules; one or two horses, not exceeding in value $300, and hay to keep them through the winter; one cow and heifer; ten sheep, and the lambs and wool raised from them, and hay to keep them during the winter; one plow; a cart or truck wagon; harrow; yoke with bows, ring and staple; two chains; a mowing-machine, and one boat of two tons.

Maryland. *No Homestead Exemption but Personal Property.* The property exempted is the personal property *actually necessary* for the sustenance of the family and the implements or tools *necessary* to earn a livelihood, and wearing apparel. The Constitution of the State directs the Legislature to pass laws exempting from judicial sale property not exceeding £500. $100 is the amount fixed and exempted in persuance of this constitutional requirement. The exact language of the law is, "all wearing apparel, books, and the tools of mechanics."

Massachusetts. *Home worth* $800, *and Personal Property.* Every householder having a family shall be entitled to an estate of homestead to the extent in value of $800, in the farm or lot of land and buildings thereon owned or rightly possessed by lease or otherwise and occupied by him as a resident, and such homestead and all right and title therein shall be exempt from attachment, levy or execution, sale for the payment of his debts, or other purposes. To constitute such estate of homestead and to entitle property to such exemption, it shall be set forth in the deed of conveyance by which the property is acquired that it is designed to be held as a homestead, or after the title has been acquired such design shall be declared by a writing duly signed, sealed, acknowledged and recorded on the registry of deeds for the county or district where the property is situated. Personal property is exempt as follows: The necessary wearing apparel of the debtor and his family; two bedstead, bed, and the necessary bedding for every two persons of the family; stove and fuel not exceeding $50 in value; other necessary household furniture not exceeding in value $300; the family library not exceeding $50 in value; one cow, six sheep, one swine and two tons of hay; tools, implements and fixtures for carrying on trade or business not exceeding $100 in value; materials and stock designed for his trade or business not exceeding $100 in value; necessary provisions not exceeding $50 in value; the boat, fishing tackle and nets of fishermen, actually in use in their business, not exceeding $100 in value; the uniform, arms and accoutrements required by law to be kept by the citizens; one sewing machine to the value of $100, and the wages for personal labor are exempt from attachment to the extent of $20 for a debt or demand other than for necessaries furnished to the debtor or his family.

Michigan. *Home worth* $1,500 *and personal property.* A homestead consisting of any quantity of land, not exceeding 40 acres and dwelling house thereon and its appurtenances, not included in any recorded town plat or city, or village; or instead thereof at the option of the owner, one lot in a recorded town plat or city, or village, and the dwelling house thereon and its appurtenances. Said property, however, must not exceed $1,500 in value; if so, it may be sold and the excess applied in payment of the judgment. Personal property is exempt as follows: All spinning wheels, weaving loom with the apparatus, and stoves put up and kept for use in any dwelling house, a seat, pew or slip occupied by a person or family in any place of public worship, all cemeteries, tombs and rights of burial, all arms and accoutrements required to be kept by any person, all wearing apparel of every person or family, library and school books of every individual and family not exceeding $150 in value, and all family pictures. To each householder ten sheep with their fleeces, and the yarn or cloth manufactured from the same, two cows, five swine, and provision and fuel for six months' use, all household goods, furniture and utensils not exceeding in value $250; tools, implements, materials, stock, apparatus, team, vehicle, horses, harness or other things to enable any person to carry on the profession or trade, occupation or business in which he is wholly or principally engaged, not exceeding in value $250; and a sufficient quantity of hay, grain, feed and roots for properly keeping for six months the animals hereinbefore specified; one sewing machine for family use is also exempt. No portion of the property above specified, however, is exempt from execution upon a judgment for the purchase money.

Minnesota. *Home of Eighty Acres in Farm Lands, and Lot in Village or City, with Personal Property.* Eighty acres of land and dwelling houses thereon, or instead thereof one town or city lot and the dwelling houses thereon, regardless of value. Family Bible, books, pictures and musical instruments; church pew and cemetery lot; wearing apparel of debtor and family, also beds, bedsteads, and bedding; stoves and appendages, cooking utensils, and furniture not enumerated not exceeding $500 in value; three cows, ten swine, one yoke of oxen, and a horse (or a span of horses or mules), twenty sheep; necessary food for stock for one year; one wagon, cart or dray, one sleigh, two plows, one drag, and other farming utensils not exceeding $300 in value; one sewing machine; seed grain for one year; one year's provisions for debtor and family; one year's fuel; tools or instruments used for carrying on trade, and stock in trade not exceeding $400; library and implements of any professional man; 80 acres of land and dwelling house thereon, or instead thereof, one town or city lot, and the dwelling houses thereon, regardless of value. Also the wages of any laboring man or woman or their minor children, not exceeding $50, due for services rendered during the ninety days preceding the issue of the process.

Mississippi. *Home worth* $2,000 *and Personal property.* On debts contracted after Sept. 1, 1870, only 80 acres of land to the head of each family, being a housekeeper, to a resident of any incorporated town, being the head of a family, and a housekeeper, $2,000 worth of real property, comprising the proper homestead. The exempt personality is, 1. The tools of a mechanic necessary for carrying on his trade. 2. The agricultural implements of a farmer necessary for two male laborers. 3. The implements of a laborer. 4. The books of a student required for the completion of his education. 5. The wearing apparel of every person. 6. The libraries of licensed attorneys-in-law, practicing physicians and ministers of the gospel, not exceeding in value $250. 7. The arms and accoutrements of every person enrolled in the militia of the State. 8. All books, globe and maps used by teachers of schools, academies and colleges; also the following property of each head of a family or housekeeper; one work horse or mule, or one yoke of oxen, two cows and calves, five head of stock hogs and five sheep, fifty bushels of corn, ten bushels of wheat or rice, two hundred lbs. of meat, one cart or wagon, not to exceed in value $100, household and kitchen furniture not to exceed $100 in value; and $100 of the wages of laborers is exempt from garnishment, in the hands of their employers.

Missouri. *Homestead* $1,500 to $3,000, *and Personal Property.* Homestead, if in the country, not to exceed $1.500 in value, and in cities of over 40,000 inhabitants, not to exceed $3,000 in value. Personal property is exempt as follows: For heads of families, all wearing apparel, usual household furniture not to exceed $100 in value, provisions in the house and the usual tools of trade of a machanic, for farmers, working and other kind of animals amounting in value to about $300. Persons may claim, in place of the aforesaid animals, any kind of property, real or personal. Women, being abandoned by their husbands, and being heads of families, may claim the same exemptions as the husbands. Persons, other than heads of families, are allowed, as exemptions, their wearing apparel and the necessary tools of a mechanical trade. The last month's wages, regardless of amount, and exempt from execution and attachments.

Montana. *Home worth* $2,500, *and Personal Property.* A homestead not exceeding in value $2,500; in a city or village not to exceed one quarter acre, or farm land not exceeding 80 acres, the debtor taking his choice selecting either, with all improvements thereon included in the valuation. The lien of a mechanic, laborer, or mortgage lawfully obtained upon the same is not affected by such exemption. In addition to the homestead, personal property to the value of $1,400, and more, according to value of articles enumerated by statute, is allowed to the householder occupying the same.

Nebraska. *Home worth* $500, *and Personal Property.* A homestead containiug any quantity of land not exceeding 160 acres, and the dwelling house thereon, and its appurtenances, to be selected by the owner thereof, and not included in any incorporated city or village; or instead thereof, at the option of the owner, a quantity of contiguous land, not exceeding two lots in any incorporated town, city, or village, and according to the recorded plat of said incorporated town, city, or village; or, in lieu of the above, a lot or parcel of contiguous land, not exceeding 20 acres, being within the limits of an incorporated town, city, or village, the said parcel or lot of land not being laid off into streets, blocks and lots, owned and occupied by any resident of the State, being the head of a family, shall not be subject to attachment, levy or sale upon execution, or other process issuing out of any court in this State, so long as the same shall be occupied by the debtor as a homestead. All heads of families, who have neither lands, town lots, nor houses entitled to exemption as a homestead, under the laws of this State, shall have exemption from forced sale on execution the sum of $500 personal property.

Nevada. *A Homestead worth* $5,000, *and Personal Property.* A homestead owned by a head of the family, worth $5,000, and the following personal property: household furniture to the value of $100; provisions and fire-wood for one month; farming utensils of a farmer not exceeding in value $200; two horses, two oxen or two mules, and and two cows, one cart or wagon, mechanics' tools; a miner's dwelling, in value, $500. and his mining tools; a library of a dentist, physician, lawyer or surgeon; one sewing machine worth $150. A mortgage or other security on the homestead is void, unless for purchase money or mechanic's lien.

New Hampshire. *Home worth* $500, *and Personal Property.* Homestead to the value of $500. for the benefit of wife widow or children. Household furniture to value of $100; books and library in use by the debtor and his family to value of $200; necessary wearing apparel of debtor and family; necessary bed, bedsteads and bed-clothing; one cooking stove and its furniture; tools of his occupation, $100; provisions and fuel, $50; beasts of the plow, not exceeding one yoke of oxen or one horse; sewing machine, one cow, six sheep, one pig or hog.

New Jersey. *Home worth* $1,500 *and Personal Property.* Lot and buildings thereon, occupied as a residence and owned by the debtor, being a householder and having a family, to the value of $1,500. Personal property to the amount of $200, owned by a resident head of a family, appraised by three persons appointed by the sheriff; and the widow or adminstrator of a deceased person may claim the same exemption of $200 as against creditors.

New York. *Home worth* $1,000 *and Personal Property.* Homestead to the value of $1,000; but not as against an execution upon a judgment recovered for fraud. Burial plat not to exceed one-fourth of an acre. Personal property, when owned by a householder, is exempt as follows: Spinning wheels, looms and stoves in use in dwelling house, pictures and books in use to the value of $50, a pew in a church, ten sheep, one cow, two swine and their necessary food, necessary household furniture and library to value of $250; working tools, professional instruments, a team and necessary food therefor for ninety days, and a sewing machine, except on execution for purchase money for such things.

New Mexico. *Home worth* $1,000; *Provisions*, $25; *Furniture*, $10; *Tools*, $20. Real estate to the value of $1,000, is exempt in farm, if the heads of the families reside on the same; also the clothing, bed and bedclothing required for the use of the family, and firewood requisite for thirty days, when actually provided and intended for use. All Bibles, Testaments, hymn books, and school books used by the family, and family and religious pictures; provisions on hand to the amount of $25, and kitchen furniture to the value of $10, both to be selected by the debtor; also tools and implements belonging to the debtor that may be necessary to enable him to carry on his trade or business, whether agricultural or mechanical, to be selected by him, and not to exceed $20 in value. Real estate when sold must be first appraised by two freeholders of the vicinity and must bring two-thirds of the appraised value.

North Carolina. *Home worth* $1,000, *and Personal Property worth* $500. Every homestead, and dwellings and buildings connected therewith, not exceeding in value $1,000, to be selected by the owner thereof, or in lieu thereof, at the option of the owner, any lot in a city, town, or village, with the dwellings used thereon, owned and occupied by any resident of the State, and not exceeding $1,000 in value. Personal property to the extent of $500 in value.

Ohio. *Home worth* $1,000, *and Personal Property.* Every head of a family, resident in Ohio, shall hold exempt from execution, his homestead, not to exceed $1,000. If the homestead exceed $1,000, the property will be partitioned and a homestead of $1,000 set off to the debtor. If he have no homestead, he shall hold exempt real or personal property not to exceed $500, exclusive of general exemptions, which are: Beds and bedstead; one stove; one cooking stove; fuel for sixty days; $100 of wearing apparel; one cow, or instead $35 of household furniture; two hogs, or instead $15 of household furniture; six sheep, or instead $15 of household furniture; all Bibles and hymn books; family pictures; provisions not exceeding $50, and such other articles of household or kitchen furniture as may be needed, not exceeding $50; a sewing machine; a knitting machine; tools of his trade, not exceeding $100; his personal earnings, and his minor children's, for not more than three months before judgment; all specimens of natural history, if not kept for pecuniary exhibition; a doctor shall hold his horse, saddle, instruments and books, the two latter not to exceed $100, exempt; a drayman, his horse and dray; a farmer, his horse, wagon, and yoke of oxen. Widowers having unmarried minor children, widows and married people having no children, may have the benefit of this act. The wife may claim exemption when the husband will or cannot, but the two may not claim exemption at the same time. Unmarrried women may hold $100 of wearing apparel, $25 of books, a sewing and a knitting machine, exempt.

Oregon.—*Personal Property.* The following are exempted: Books, pictures, and musical instruments to the value of $75; wearing apparel to the value of $100, and if such person be a householder, for each member of his family to the value of $50; the tools, implements, apparatus, team, vehicle, harness or library necessary to enable any person to carry on the trade, occupation or profession by which such person habitually earns his living, to the value of $400; also sufficient quantity of food to support such team, if any, for sixty days. The following property, if owned by a householder and in actual use, or kept for use by and for his family, or when being removed from one habitation to another on a change of residence: ten sheep, with one year's fleece or the yarn or cloth manufactured therefrom; two cows and five swine; household goods, furniture and utensils to the value of $300; also sufficient food to support such animals, if any, for three months, and provisions actually provided for family use, and necessary for the support of such household and family for six months; the seat or pew occupied by a householder or his family in a place of public worship; all property of State, or any county, incorporated city, town or village therein, or of any other public or municipal corporation of like character. No article of property, or if the same has been sold or exchanged, then neither the proceeds of such sale or the article received in exchange therefor, shall be exempt from execution issued on a judgment recovered for its prize.

Pennsylvania.—*Real or Personal Property*, $300. Real or personal property to the extent of $300, besides wearing apparel, Bibles and school books and sewing machines in the use of the family, and the arms, accoutrements, and uniform of a soldier. The exemption may be waived in note or contract.

Rhode Island.—*No Home Exempted, but Personal Property.*—Householders are entitled to hold the following exempt from execution: The necessary wearing apparel of the debtor and his family; his necessary working tools, to value of $200; his household furniture and family stores, to the value of $300; one cow; one hog and one pig, and the pork of the same; debts secured by bills of exchange on negotiable promissory notes.

South Carolina.—*Home worth* $1,000, *Personal Property* $500. A homestead to the head of each family, his widow or the orphan minors, not to exceed $1,000. Also, personal property, as follows: "Household furniture, beds and bedding, family library, arms, carts, wagons, farming implements, tools, neat cattle, work animals, swine, goats and sheep, not to exceed in value in the aggregate $500,—except the homestead cannot be held exempt from execution issued on a judgment obtained for the purchase money of the same, or for improvements made thereon, or taxes due thereon." One-third of yearly proceeds of persons not the head of family is exempt, except as against taxes.

Tennessee.—*Home worth* $1,000, *and Personal Property.* The following property is exempt from garnishment, execution, or attachment: Thirty dollars of the wages of mechanics or other laboring men in the hands of heads of families, two beds, bedsteads and necessary clothing for each, and for each three children of one family, one additional bed, bedstead and clothing, the value of such bedsteads in no case to exceed $25; two cows and calves, and if the family consist of six or more persons, three cows and calves, etc.; two horses or two mules, or one horse and one mule, and one yoke of oxen; one wagon or cart, etc., not to exceed in value $75; twenty-five lbs. corn; twenty bushels wheat; five hundred bundles oats, etc.; one thousand lbs. pork, or six hundred lbs. bacon; a homestead carpet, manufactured by the wife for family use; six cords wood, or one hundred bushels coal; one sewing machine, if used for livelihood, etc.; in the hands of mechanic, who is engaged in the pursuit of his trade, one set of mechanics' tools; a homestead in the possession of each head of the family and the improvements thereon to the value of, in all, $1,000. Persons who are not the heads of families are not entitled to the benefit of exemptions.

Texas.—*Home worth* $5,000 *and Personal Property.* To every citizen, householder, and head of a family, not to exceed two hundred acres of land (not included in a city, town or village), or any city, town or village lot or lots, not to exceed $5,000 in value at the time of their designation as a homestead, and without reference to the value of any improvements thereon. Also, all household and kitchen furniture, all implements of husbandry, all tools and apparatus belonging to any trade or profession, and all books belonging to private or public libraries; five milch cows and calves; two yoke of work oxen; two horses and one wagon, one carriage or buggy; one gun; twenty hogs; twenty head of sheep; all provisions and forage on hand for home consumption; all saddles, bridles and harness necessary for the use of the family; and to every citizen, not a head of a family, one horse, bridle and saddle, all wearing apparel, all tools, apparatus and books belonging to his or her private library.

Utah.—*Home worth* $1,000, *and Personal Property. To each member of the family* $250. To the head of the family is allowed an homestead, not exceeding in value $1,000, to be selected by the debtor, and personal property to the value of $700 or more, according to the value of the articles exempt by statute; aside from the homestead each member of the family is allowed $250. No property shall be exempt from sale on a judgment received for its price, on a mechanic's lien, or a mortgage thereon.

Vermont.—*Home worth* $500, *and Personal Property.* Homestead to the value of $500, and products, such suitable apparel, bedding, tools, arms and articles of furniture as may be necessary for upholding life; one sewing machine kept for use, the best swine, or the meat of one swine, ten sheep, and one year's product of said sheep in wool, yarn or cloth; forage sufficient for keeping not exceeding ten sheep and one cow through one winter; ten cords of firewood, or five tons of coal; twenty bushels of potatoes, such military arms and accoutrements as the debtor is required by law to furnish; all growing crops, ten bushels of grain, one barrel of flour, three swarms of bees and hives, together with their produce in honey; two hundred pounds of sugar, and all lettered gravestones; the Bibles and other books used in a family; one pew or slip in a meeting-house or place of religious worship; live poultry not exceeding in amount or value the sum of $10; the professional books and instruments of physicians, and the professional books of clergymen and attorneys-at-law, to the value of $200, and also one yoke of oxen or steers, as the debtor may select, with sufficient forage for the keeping of the same through the winter; or in lieu thereof, two horses kept and used for team work not to exceed in value $200, with sufficient forage for keeping same; also pistols, side-arms and equipments personally used by any soldier of the United States and kept by him or his heirs as mementoes.

Virginia. *Homestead and Personal Property to the Value of* $2,000. In case of a husband, parent, or other person who is a householder or head of a family, the law exempts from distress or levy divers enumerated articles of household and personal use, furniture, bedding, etc., ranging in value from fifty to five hundred dollars, according to the condition and size of the family.

Besides the foregoing, every householder or head of a family is entitled to a homestead exemption of two thousand dollars, to be set apart out of any property which he may select.

Washington Territory. *Home worth* $1,000 *and Personal Property.* To each householder being the head of a family, a homestead worth $1,000, while occupied by such family. All wearing apparel, private libraries, family pictures and keepsakes; to each householder, one bed and bedding, and one additional bed and bedding for every two additional members of the family, and other household goods of the coin value of $1,500; two cows and their calves; five swine; two hives of bees; twenty-five domestic fowls, and provision and fuel for six months. To a farmer, one span of horses and harness, or two yoke of oxen, and one wagon, with farming utensils not exceeding $200 coin value. To attorneys and clergymen, their libraries valued at not to exceed $500, with office furniture and fuel. Small boats and firearms kept for use, not exceeding $50 in coin value; parties engaged in in lightering, two lighters and one small boat valued at $250; the team of a drayman.

West Virginia. *Home worth* $1,000 *and Personal Property.* Homestead to the value of $1,000, where the property of that value is demised or granted by debtor, being a husband or parent, and resident in the State, as a homestead; and where he, previously to contracting the debt or liability, has placed a declaration of his intention to keep the property as a homestead on the land records of the county in which the real estate is situate. Personal property to the value of $300 is also exempt, provided debtor is a resident and a parent.

Wisconsin. *Farm of Forty Acres, or House and Lot in Village or City, and Personal Property.* A homestead, consisting of land not exceeding forty acres, used for farming purposes; or in lieu of the above, at the option of the debtor, a lot in any town or city not to exceed one-fourth of an acre. Family Bible, pictures, school-books and private library; church pew; all wearing apparel; usual household furniture, not to exceed $200; gun or rifle, not to exceed $50 in value; two cows; ten hogs, yoke of oxen and horse or mule; ten sheep and wool therefrom, and necessary food for said animals and for the debtor's family for one year; wagon and other farming utensils not to exceed $50; also, all insurance money arising from the destruction of property exempt from execution; also, the earnings for the past sixty days of persons who have families to support.

The tools, implements, and stock in trade of a mechanic or miner, or other person, not exceeding $200 in value; library or implements o any professional man not exceeding $200 in value. All sewing-machines kept for use; any swords, plate, books, or other articles presented by Congress or the members thereof.

Wyoming. *Home worth* $1,500 *and Personal Property.* A homestead consisting of a house and lot in a village or city, or land not exceeding 160 acres, the value not in either case exceeding $1,500, is allowed to a householder occupying the same. Also the following property of a householder, being the head of a family, is exempt. Wearing apparel, family Bibles, pictures, school-books, cemetery lots, bedding, furniture, provisions and such other articles as the debtor may select, not exceeding in value $500. Tools, team, or stock in trade of a mechanic, miner or other person, kept and used for the purpose of carrying on his business or trade, not exceeding $300, are exempt. Library instruments, and implements of any professional man, worth not more than $300. The person claiming exemption must be a *bona fide* resident of the territory.

Ontario, Canada. The bed, bedding and bedsteads in ordinary use by the debtor and his family. The necessary and ordinary wearing apparel. One stove and pipes; one crane and its appendages; one pair of andirons, one set of cooking utensils; one pair tongs; one shovel; one table; six chairs; six knives; six forks; six plates; six teacups; six saucers; one sugar basin; one milk jug; one tea pot; spoons; fifteen hives of bees, all spinning wheels and weaving looms in domestic use, ten volumes of books; one saw; one gun, six traps, and such fishing nets and seines as are in common use. All necessary fuel, meat, fish, flour and vegetables actually proved for family use, not more than sufficient for the ordinary consumption of the debtor and his family for thirty days, and not exceeding the sum of $40. One cow; four sheep; two hogs and food thereof for thirty days. The tools and implements or chattles ordinarily used in the debtor's occupation to the value of $60.

Exemption from Forced Sales.—*On Free Grants and Homesteads in the Possession of Actual Settlers,* in the Algoma and Nippissing Districts, and certain lands between the River Ottawa and the Georgian Bay, are exempt from seizure, while in personal property, beds, bedsteads, bedding, and wearing apparel of the debtor and his family, household furniture, provisions, farm stock, tools, and implements to the value of $60, are exempt from seizure.

New Brunswick, Canada There is no homestead law in this Province. The wearing apparel, bedding, kitchen utensils, and tools of his trade or calling, to the value of $100, of any debtor, are exempt from levy or sale under execution.

Quebec, Canada. Personal property exempt from forced sale being used and owned by the debtor: Bed, bedding and bedstead; necessary wearing apparel for himself and family; set of table and stove furniture; all spinning wheels and weaver's looms in use in the family; one axe, one gun, one saw, six traps, fish-nets in common use, and ten volumes of books; fuel and food for thirty days, worth $20; one cow, four sheep, two hogs, with necessary food for thirty days; tools and instruments used in his trade to the value of $20; fifteen hives of bees, and wages and salaries not yet due; besides certain other properties granted by the courts.

Nova Scotia. There is no homestead exemption law in this Province. Nothing is exempt form forced sale except personal property to the amount of $40.

A circular published by a prominent Western Railway Company, thus condenses much valuable information for all who contemplate taking up government land.

"1. What is a homestead? It is a farm given to any man or woman who lives on it and cultivates it for five years. We say 'given,' for the charges are only about ten cents an acre—that is, the cost of surveying and recording, amounting in all for one-fourth of a square mile to eighteen dollars at most, and four dollars of this sum is not payable for five years.

"2. How large a farm is a homestead? It is a farm of one hundred and sixty acres, except on tracts one half of which has been granted in aid of railroads or other public improvements. On such tracts the homestead is no more than half the usual size, unless the homesteader has served at least ninety days as a soldier. In that case, his homestead is a quarter-section anywhere.

"3. Who may become a homesteader? Any man or any woman—that is, any native, of legal age, and any foreigner who has declared his intention to become a citizen, which any immigrant may do on the very day he lands in America.

"How does one become a homesteader? He goes to any United States land-office, where he has free access to maps showing all the vacant lots in the neighboring regions. He then goes and picks out the one he likes best, returns to the land-office, makes an application, according to the legal forms furnished by the officer there, for that lot as his homestead, and leaves those forms for record, pays at most fourteen dollars, and is henceforth monarch of all he surveys on the farm of his choice. But the homesteader is not obliged to go in person to the government land-office. In most cases he can ascertain from local land-agents or residents what lands are vacant, and then make his application for the homestead he wishes to occupy, before the clerk of the court in the county where it lies, sending with it an affidavit, with his reasons for not appearing in person.

"5. How soon must a homesteader begin to occupy his land? At any time within six months after his application is put on record, and he may journey away from his land at will, if not absent more than half a year at once, and provided that he fixes his residence nowhere else.

"6. Can a homesteader become the full owner of his farm sooner than at the end of five years? Yes; after six months' residence, he can, at any time, purchase his land by paying the government price, the maximum of which is two dollars and fifty cents, and the minimum half that sum, per acre.

"7. What if a homesteader is in debt? His homestead is exempt from liabilities for any debt contracted previous to his perfecting his claim to that land; and in some States it is not liable to attachment for any subsequent debt.

"8. How is a full title finally obtained? After the homesteader has resided on his land, and tilled it for five years, if at any time within two years he proves that fact to the register of the land-office where his application was recorded, that officer will obtain for him from Washington a full title to his land, charging him only a fee of four dollars.

"9. Is not one man as good as another? 'Yes,' said an Irishman, 'and a great deal better.' But Congress has enacted that every soldier is equal to two other men. The act was approved by the President, July 15, 1870. It provides that every person who has served loyally ninety days in the national army or navy is entitled, on the terms above explained, 'to enter and receive a patent for one whole quarter-section of land'—that is, one hundred and sixty acres—where other men can only enter eighty, 'of the alternate reserved sections along the lines of any one of the railroads wherever public lands have been granted by acts of Congress.' In order to gain these privileges, the soldier must pursue the same routine and pay the fees as if he were a civilian. But he gets twice as much land."

THERE are no national game-laws in the United States. As the latitude, faunæ and seasons differ in the several localities, so do the laws for the protection of game. The following exhibit is a brief but complete synopsis of the laws, with amendments up to November 15, 1880, showing the "open seasons," *i.e.* when game may be killed in the States, Territories and Provinces mentioned. The States and Territories not named have no laws on the subject. This summary has been prepared expressly for this work, with much diligent research, and is believed to be the first and only one before the public. Professional and amateur sportsmen will find supplied here the long-felt want of a convenient manual, and can confidently rely upon it in every particular. They, and all others who favor a proper protection of game, have thus a valuable aid with reference to such protection, and may be fully informed as to all essential points of law on a topic which is growing in interest among increasing numbers.

ALABAMA.—In the counties of Mobile, Monroe, Baldwin, Marengo, Hale, Lowndes, Dallas, Montgomery, Clarke, Greene, Wilcox, Pike, Talladega, Pickens, Bibb, Autauqua, Chilton, Clay and Jefferson, deer, Oct. 20 to Feb. 14; wild turkeys, Oct. 20 to May 1; turtle doves, Aug. 1 to April 1; quails or partridges, Sept. 15 to March 15; wild ducks, Oct. 1 to May 1; pursuit of wild ducks or water fowls at night prohibited (applies only to the counties of Mobile and Baldwin); float, sneak-boat, box or battery prohibited in hunting water fowls: and mocking-birds, cat-birds and thrushes protected; also nests, except birds of prey. Possession or sale in close season, and transportation by common carrier, forbidden. In Choctaw, Washington, Sumpter and Escambia, deer, Sept. 1 to April 1; doves, Sept. 15 to April 1; quails, Oct. 1 to April 1. It is unlawful to catch, kill or injure ducks at night. In Lawrence Co. deer, partridges, quails, or rabbits, Sept. 1 to April 1.

CALIFORNIA.—Quails, partridges or grouse, ducks, rails, marsh-hens, Sept. 15 to March 15, trapping forbidden; doves, July 1 to Jan. 1; ducks' eggs protected; in Lassen, Plumas, or Sierra counties, quails, partridges or grouse, Aug. 15 to March 15; mallard ducks, wood, teal, or spoonbill, Aug. 15 to Mar. 15; deer, July 1 to Nov. 1; antelopes, elks, mountain sheep, female deer or does protected till 1882; spotted fawns altogether protected. Possession or sale in close season forbidden.

COLORADO.—All game birds from Oct. 1 to Nov. 15; all insectivorous, carrion and other birds, except birds of prey, entirely protected. Netting and snaring entirely forbidden. Deer of all sorts, antelopes, buffaloes and mountain sheep protected from Sept. 1 to Jan. 1. Persons to be liable for the infringement of the law by their dogs. Those who kill for their own immediate use alone exempt from this law. Twenty-five cents premium on the heads of hawks. Shipping out of the State, of game, birds or animals, for speculative purposes, at any time, prohibited.

CONNECTICUT.—Quails, woodcocks, ruffed grouse (called partridges), Oct. 1 to Jan. 1; eggs and nests protected; wild ducks, geese and brants, Sept. 1 to May 1. Nests and eggs of above protected equally. Trapping, snaring or netting of woodcocks, quails and ruffed grouse forbidden, except on a man's own grounds. Possession by any person or any express company or carrier during the close season, or shooting without leave on the enclosed grounds of any individual or corporation, a breach of the law. Shooting, hunting, or having firearms in possession on Sunday in the open air, illegal. Song and insectivorous birds and their nests protected. Restrictions placed upon certain parts of Housatonic river and flats.

DAKOTA.—Quails, prairie chickens, grouse, plovers, snipes, and curlews, protected always, against sale, trade, or traffic: open season Aug. 15 to Jan. 1.

DELAWARE.—Woodcocks, July 1 to Jan. 1; quails, ruffed grouse and rabbits, Nov. 1 to Feb. 1 (in Kent and Sussex counties), Nov. 1 to Jan. 1 (in Newcastle county); reed birds, Sept. 5 to July 1. Non-citizens of State forbidden to take fish or kill wild fowls. Trapping or hunting at night forbidden, and insectivorous birds protected, also their nests. Ferreting forbidden; artificial lights forbidden.

DISTRICT OF COLUMBIA.—Partridges or quails, Nov. 1 to Feb. 1; pheasants or ruffed grouse, Aug. 1 to Feb. 1; woodcocks, July 1 to Feb. 1; prairie chickens, Sept. 1 to Feb. 1; snipes, Sept. 1 to May 1; geese, ducks, Sept. 1 to April 1; reed birds, Sept. 1 to Feb. 1. Insectivorous birds protected, also nests and eggs; traps or snares, and swivel guns forbidden; no hunting or shooting on Sunday.

FLORIDA.—Sept. 1 to April 1, deer of all kinds, wild turkeys, quails, mocking birds and partridges. Sea-birds and birds of plume protected.

GEORGIA.—No general law. Minute special laws for sectional districts and separate or various counties.

IDAHO.—Quails and partridges, Sept. 1 to April 1; grouse of all sorts, Aug. 1 to March 1; elks, deer, or antelopes, Aug. 1 to March 1; wild ducks, Sept. 1 to April 1. Special laws for Boise county.

ILLINOIS.—Deer and turkeys, Sept. 1 to Jan. 15; pinnated grouse, or prairie chickens, Aug 15 to Dec. 1; ruffed grouse, or quails. Oct. 1 to Jan. 1; geese, ducks and other water-fowls, Aug. 15 to May 1; woodcocks, July 4 to Jan. 1. Possession or sale in close season prohibited. Birds generally and nests protected. Trapping and night hunting prohibited. Game selling out of season prohibited. Non-residents forbidden to kill, trap or ensnare for market or profit, or to remove game out of State. Five days allowed for disposal of game after expiration of open season.

INDIANA.—Deer, Oct. 1 to Jan. 1; quails and ruffed grouse (pheasants), Nov. 1 to Jan. 1; prairie chickens, Sept. 1 to Feb. 1; woodcocks, July 1 to Jan. 1; turkeys, Nov. 1 to Feb. 1; ducks, Sept. 1 to April 15. All insectivorous birds and their eggs and young protected. Fifty dollars fine for shooting on inclosed land without permission. Express and carrying companies and all persons prohibited from carrying game during close season, or out of the State at any time.

IOWA.—Prairie chickens, from Aug. 15 to Dec. 1; woodcocks, July 10 to Jan. 1; ruffed grouse, wild turkeys, and quails, Oct. 1 to Jan. 1; deer and elks, Sept. 1 to Jan. 1; wild fowls, Aug. 15 to May 1. Not more than twenty-five grouse, snipes, woodcocks or quails to be killed in any one day by any one person. Beavers, minks, otters and muskrats, November 1 to April 1, (for the protection of private property, at any time). Five days allowed after close season begins in which to dispose of game. Trapping, snaring and netting of above birds forbidden. Shipping out of the State prohibited.

KANSAS.—Prairie chickens, Aug. 1 to Feb. 1; quails, Oct. 1 to Jan. 1. All other wild birds, except wild geese, wild ducks, snipes and birds of prey, protected. All transportation of game out of the State forbidden; game in transit from one State or territory to another across Kansas, exempted from the carrying prohibition.

KENTUCKY.—The shooting, trapping, netting, snaring or killing of game of any kind for two years (till the fall of 1882), prohibited.

LOUISIANA.—All kinds of deer, Aug. 1 to Feb. 1; wild turkeys, Sept. 1 to April 1; quails or grouse, Sept. 15 to April 1. Birds generally protected.

MAINE.—Moose, deer and caribou, Oct. 1 to Jan. 1; hounding forbidden Minks, beavers, sable, otter or fisher, Oct. 15 to May 1; ducks, Sept. 1 to May 1; plover, Aug. 1 to May 1; ruffed grouse, or partridges, or woodcocks, Sept. 1 to Dec. 1; quails protected till Sept. 1, 1883; pinnated grouse, or prairie chickens, Sept. 1 to Jan. 1; trapping and snaring prohibited; insectivorous birds protected, also their nests and eggs, excepting crows and hawks; transportation during close season prohibited; deer in Waldo county protected till 1888; wild fowls altogether protected in and around the town of Plymouth; pigeons in Harmony, or Hartland, in Somerset county, protected for a radius of one hundred rods from nesting place.

MARYLAND.—Shooting from blind or artificial point further than one hundred yards from shore, at water-fowls bedded in flocks, forbidden. Partridges, Oct. 20 to Jan. 15; woodcocks, June 10 to Feb. 1; pheasants, Aug. 12 to Feb. 1; wild-fowls in the northern division of Maryland, Nov. 1 to March 31; night shooting and shooting from water craft of any description, within a half mile from shore, forbidden; also use of swivel gun. Shooting or gunning after wild water-fowl in Northern Maryland is regulated as follows: Prior to Jan. 1, on Monday, Wednesday and Friday; and after Jan. 1., Monday, Wednesday, Friday and Saturday. Each day shall comprehend the time between one hour before sunrise, and half an hour after sunset. Shooting north of the line from sneak-box prohibited, without license. Numerous special county laws.

MASSACHUSETTS.—Woodcocks and ruffed grouse, Sept. 1 to Jan. 1; quails, Oct. 15 to Jan. 1; pinnated grouse protected except upon owner's premises. Possession and sale allowed Jan. 1 to May 1, provided same are not taken or killed contrary to law. Trapping or snaring of game birds prohibited entirely. Upland plovers, snipes, sandpipers, rails or shore birds, July 15 to April 1; wood ducks, summer ducks, black ducks and teals, Sept. 1 to May 1; hares, rabbits and gray squirrels, Sept. 1 to March 1; pigeons, doves, gulls, tern or sea-swallows, Sept. 1 to May 1: deer, Oct. 1 to Dec. 1. Penalty of killing all other than above undomesticated birds (except birds of prey, crows, crow black-birds, herons, bitterns, wild pigeons, jays, Wilson's snipes, wild geese, black breasted and chicken plovers, red-breasted sandpipers), ten dollars. All nests and eggs, save of birds of prey, protected. Trapping and snaring of game birds or animals prohibited. Shooting at wild fowl or beach birds by artificial light prohibited. Pigeon shooting (or trap shooting with any live bird) prohibited.

MICHIGAN.—Elks protected till 1889; deer, Aug. 1 to Nov. 15 in upper peninsula; Sept. 15 to Dec. 15, in lower peninsula; wild turkeys, Oct. 1 to Jan. 1; prairie chickens, ruffed grouse, water fowls, Sept. 1 to Jan. 1; quails from Oct. 1 to Jan. 1; woodcocks, Jan. 1 to July 4.* No trapping or snaring allowed for market. No punt or swivel guns allowed; nests and eggs of birds to be protected. Insectivorous and song birds protected. Transportation of game out of season prohibited. Pigeon nesting protected to a radius of five miles from breeding place against fire arms, and three miles against traps or snares.

*This is the wording of the law on woodcocks. It is popularly construed to mean the reverse.

MINNESOTA.—Woodcocks, July 4 to Nov. 1; prairie chickens, Aug. 15 to Nov. 1; quails and ruffed grouse, Sept. 1 to Nov. 1; aquatic fowls, Sept. 1 to May 15; elks, deer, etc., Nov. 1 to Dec. 15; no game birds except pheasants to be shipped out of the State; nests protected, and trapping prohibited; deer in Stearns Co., Nov. 15 to Dec. 15.

MISSISSIPPI.—Quails, Sept. 15 to March 15; wild turkeys, Sept. 15 to May 1; deer, Sept. 15 to May 1; doves or starlings, Sept. 15 to March 15; mocking birds, cat-birds and thrushes protected.

MISSOURI.—Deer, Sept. 1 to Jan. 15; turkeys, Sept. 15 to March 1; prairie chickens (pinnated grouse), Aug. 15 to Feb. 1; ruffed grouse (commonly called pheasants) and quails (Virginia partridges), Oct. 15 to Feb. 1; woodcocks, from July 1 to Jan. 10; turtle doves, meadow larks and plovers, Aug. 1 to Feb. 1. All birds and nests altogether protected. Trapping or netting or robbing or disturbing the nests entirely forbidden, *except* the trapping of quails, or prairie chickens by a man on his own land for his own consumption, or the destruction of the nests of all birds of prey. Possession of game out of season illegal. Birds not showing shot marks to be considered as illegally killed. All railway companies, express companies and carriers are forbidden to carry game out of season. Non-residents forbidden to trap or kill for market any deer, turkeys, prairie chickens, quails, ruffed grouse, wild geese, brants, wild ducks or snipes. Shooting on enclosed lands without permission, illegal.

NEBRASKA.—Grouse, Aug. 15 to Feb. 1; turkeys and quails, Oct. 1 to Dec. 1. All nests and eggs protected. Buffaloes, elks, mountain sheep, deer and antelopes, Oct. 1 to Jan. 1; sneak-boats, and punt or swivel guns forbidden. Minks, muskrats and otters, Feb. 15 to April 15. Insectivorous birds protected: hounding deer prohibited in the counties of Burt, Washington, Douglas, Sarkey, Cass, Saunders and Dodge.

NEVADA.—Prairie chickens, partridges, grouse, quails, pheasants, (or ruffed grouse), woodcocks, wild geese, brants, swans, any kind of ducks, sand hill cranes, plovers, curlews, robins, meadow larks, and bitterns, Sept. 1 to April 1. Sage chickens and snipes, Aug. 1 to April 1. Insectivorous birds altogether protected. All kinds of deer, antelopes and mountain sheep from July 1 to Jan 1.

NEW HAMPSHIRE.—Moose and deer protected till Sept. 1, 1881, except in Coos county; deer, Aug. 1 to Dec. 1; moose, Sept. 1 to Dec. 31; minks, otters, beavers, sable or fishers, Oct. 15 to April 1; raccoons, Sept. 1 to Jan. 1; muskrats, hares (rabbits), Oct. 1 to April 1; woodcocks, Sept. 1 to Feb. 1; plovers, sand-pipers, yellow legs and rails, Aug. 1 to Feb. 1; ruffed grouse, quails (partridges), Sept. 1 to Feb. 1; All insectivorous and song-birds protected; eggs and nests of all above birds, also pigeons' nests, protected. All snaring or netting of game birds, except by a man on his own grounds, forbidden. Exposure of poison, except on one's own premises, for rats or other vermin, or potato bugs, forbidden. Transportation, possession, or sale in close season, prohibited.

NEW JERSEY. Deer, Oct. 15 to Dec. 1; grey, black and fox squirrels, July 1 to Jan. 1; rabbits, from Nov. 1 to Jan. 1; upland plovers, Aug. 1 to Jan. 1; woodcocks, Sept 1 to Jan. 1; quails, Nov. 1 to Jan. 1; ruffed grouse (pheasants), Nov. 1 to Jan. 1; prairie chickens and turkeys, November 1 to January 1; rail birds, September 1 to Dec. 1; reed-birds, August 15 to December 1; summer ducks, September 1 to Jan. 1. Punt and swivel-guns forbidden, also netting or trapping. Insectivorous birds, and eggs and nests protected. Pigeon nestings protected against fire-arms to a radius of one-fourth of a mile from breeding place. Non-residents must comply with the by-laws of the West Jersey Game Protective Society while shooting in Camden, Gloucester, Atlantic, Salem, Cumberland, and Cape May counties.

NEW MEXICO.—Game of all kinds, Sept. 1 to March 1.

NEW YORK.—Moose, altogether protected. All deer, Aug. 1 to Dec. 1; sale, transportation or possession prohibited Dec. 1 to Aug. 1; fawns with spots altogether protected. Trapping, spring gun or artificial lick, strictly forbidden. Hounding, Aug. 15 to Nov. 1, except in St. Lawrence county. Deer, in Suffolk and Queens counties, protected to 1883. Wild fowl, Sept. 1 to May 1, in waters of Long Island, Oct. 1 to May 1; night shooting forbidden, also lanterns; woodcocks, Aug. 1 to Jan. 1, except in Oneida and Herkimer counties, and there Sept. 1 to Jan. 1; black or gray squirrels, Aug. 1 to Feb. 1; quails, Nov. 1 to Jan. 1: rabbits, Nov. 1 to Jan. 1. Owners of orchards, etc., may trap in their inclosures. Ruffed grouse and prairie chickens, Sept. 1 to Jan. 1. Song-birds protected. Meadow-larks and starlings protected from Jan. 1 to Aug. 1; wild pigeons protected on all nesting grounds. No netting of grouse, prairie chickens or quails. Birds' nests protected, except crows, blackbirds, hawks and owls.

NORTH CAROLINA.—Deer, Aug. 15 to Feb. 15; quails and wild-turkeys, Oct. 1 to April 1.

OHIO.—Quails and prairie chickens protected till Nov. 1, 1880; wild turkeys, Nov. 1 to Jan. 15; ruffed grouse and blue-wing teals, Sept. 1 to Jan. 1; ducks, Sept. 1 to April 1; woodcocks, July 4 to Jan. 1; deer, Sept 20 to Nov. 1. Pigeon nesting protected for a radius of one-half mile from breeding-grounds.

OREGON.—Deer, moose or elks, July 1 to Feb. 1; wild fowls, Aug. 1 to April 1; grouse, pheasants or sage-hens, June 15 to April 1; quails, Aug. 1 to April 1; prairie chickens, July 1 to March 1.

PENNSYLVANIA.—Elks and deer, Oct. 1 to Dec. 16; squirrels, Sept. 1 to Jan. 1; hares or rabbits and wild turkeys, Oct. 15 to Jan. 1; plovers, July 15 to Jan. 1; woodcocks, July 4 to Jan, 1; quails, Oct. 15 to Jan. 1; ruffed and pinnated grouse, Oct. 1 to Jan. 1; rails or reed birds, Sept. 1 to Dec. 1; wild fowls, Sept. 1 to May 15. Insectivorous birds altogether protected. Pigeon nestings protected against fire-arms to a radius of one-fourth mile from roosting or breeding-place, and penalty for disturbance in any manner while nesting; and snaring or netting, for the purpose of killing, during the nesting season, prohibited. Snaring, netting or catching of game birds by torchlights, prohibited. Sunday hunting or shooting forbidden.

RHODE ISLAND.—Woodcocks, Sept. 1 to Jan. 1; ruffed grouse or partridges, Sept. 1 to Feb. 1; quails, Nov. 1 to Jan. 1: sand-pipers or grass plovers, Aug. 1 to April 1; dusky or black ducks, and wood or summer ducks, and blue or green winged teals, Sept. 1 to March 1. Trapping prohibited and shoulder guns only allowed. Ferrets, weasels and hares, Sept. 1 to Feb. 1; wild pigeons, Aug. 10 to Jan. 1. Eggs and nests protected. All fresh-water ducks other than those before mentioned, all sea-ducks, geese, crows, kingfishers, crow blackbirds, cow blackbirds, herons, bitterns, plovers (except as mentioned above), curlews, rails, sand-pipers, snipes, and all birds of prey except fish-hawks or ospreys, may be killed at any time.

SOUTH CAROLINA.—Deer, Sept. 1 to March 1; wild turkeys, quails, woodcocks, ruffed grouse and snipes, Sept. 15 to March 15.

TENNESSEE.—All game birds, such as grouse, quails, woodcocks, larks, snipes, Sept. 15 to March 1; wild turkeys, Sept. 15 to May 1; deer, Sept. 1 to March 1; all insectivorous and song-birds, and eggs and nests protected. Special laws for various counties.

TEXAS.—Female deer protected from March 1 to Aug. 1; open season—prairie chickens, July 1 to March 1; quails, Sept. 1 to March 1; insectivorous and song birds protected. No law for aquatic fowls, wild turkeys, or wild pigeons. Many counties are exempt from the above laws.

UTAH.—Quails and all grouse, Sept. 15 to March 15; wild fowls, Aug. 15 to March 15; all deer, antelopes and mountain sheep, July 1 to Jan. 1.

VERMONT.—Woodcocks and ruffed grouse, Sept. 1 to March 1; and the use of dogs in hunting ruffed grouse or partridge forbidden (except on one's own lands); wild fowls, Sept. 1 to May 1; nests and eggs protected, and trapping or snaring forbidden; insectivorous birds, eggs and nests protected. Sunday shooting prohibited. Deer protected till Nov. 1, 1886; elks, Sept. 1 to Jan. 1; minks, beavers, fishers and otters, Nov. 1 to April 1.

VIRGINIA.—Partridges or quails, Oct. 15 to Jan. 1 (in some counties Nov. 1 to Feb. 1); pheasants, Aug 1 to Feb. 1; woodcocks, July 1 to Feb. 1; robins, Nov. 1 to April 1; wild turkeys, Oct. 15 to Feb. 1; deer, Sept. 1 to Jan. 15; ducks, Sept. 1 to April 1 (except summer ducks which can be shot at any time). Wild geese unprotected. Eggs and nests protected. Song birds protected.

WASHINGTON TER.—Deer, Aug. 1 to Feb. 1; quails, Oct. 1 to Jan. 1; grouse of all kinds, Aug. 1 to Jan 1; fire hunting prohibited; killing deer for their horns and hides illegal.

WEST VIRGINIA.—Insectivorous birds protected. Quails, Oct. 15 to Jan. 1; grouse (chickens or pheasants), blue-wing teals, mallards, wood-ducks, wild ducks, wild geese or brant, Sept. 1 to Feb. 1; sneak boats, and pivot or swivel-guns forbidden; and eggs protected. Deer, July 15 to Jan. 15.

WISCONSIN.—Deer, Sept. 1 to Dec. 1; no netting or trapping of any game bird, or hounding of deer; woodcocks, July 10 to Jan 1; grouse and prairie chickens, ruffed grouse, quails and ducks, Aug. 15 to Jan 1; wild ducks' eggs protected; otters, minks, martens, muskrats or fishers, Nov. 1 to May 1; shoulder guns only allowed for wild fowl; shooting from sneak-boats, blinds, and other than natural cover forbidden. These provisions apply only to the northern divisions of Wisconsin or that portion of the State lying north of the boundary line of the counties of Vernon, Sauk, Columbia, Dodge, Washington and Ozaukee. Burnett county, all game, Oct. 15 to Nov. 1; Pigeon nestings protected to a radius of three miles from breeding-place. Transportation without the State limits, of partridges, ruffed grouse or prairie chickens, forbidden. Numerous special county laws.

WYOMING TER.—Elks, deer, mountain sheep or antelopes, Aug. 15 to Jan. 15; pheasants, quails, prairie chickens and sage-hens, July 15 to March 1.

BRITISH POSSESSIONS.

BRITISH COLUMBIA.—All game birds, Aug. 15 to March 1; deer of all kinds, Aug. 1 to Feb. 1.

NEW BRUNSWICK.—Laws are identical with those of Nova Scotia.

NEWFOUNDLAND.—Partridges, Aug. 25 to Feb. 20; wild geese, Aug. 20 to April 1.

NOVA SCOTIA AND NEW BRUNSWICK.—Deer of all kinds, Oct. 1 to Feb. 1; grouse, no open season; partridges, Oct. 1 to Jan. 1; woodcocks, snipes, teals, Sept. 1 to March 1; blue-wing teals, Aug. 1 to April 1; hares and rabbits, Sept. 1 to March 1.

ONTARIO.—Deer, elks, moose, Sept. 15 to Dec. 15; turkeys, grouse, pheasants, partridges, Oct. 1 to Feb. 1; quails, Oct. 1 to Jan. 1; snipes, Aug. 15 to May 1; teals, mallards, gray, black and wood ducks, Sept. 1 to May 1; rabbits, Sept. 1 to March 1; dog hunting prohibited; rails, Sept. 1 to Jan. 1.

QUEBEC.—Deer of all kinds, Sept. 1 to Feb. 1; wild ducks and geese, Sept. 1 to May 1; grouse of all kinds, quails, wild turkeys, snipes, Sept. 1 to March 1.

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Embracing Miscellaneous Tables, showing the Financial, Political, Military and Naval History of the United States from 1789 to 1880 inclusive, and over One Hundred Thousand Important Facts, invaluable for the Merchant, the Professions, the Writer, or Speaker.

THE FINANCIAL HISTORY OF THE UNITED STATES.

From Washington to Hayes, Showing the Public Debt, Gross Revenues, Expenditures, Imports and Exports.

Y'r.	President.	Public Debt.	Revenu's	Expend-itures.	Exports.	Imports.
1789	Washingt'n	.....	.....	.....	.....	.....
1790	Washingt'n	.....	.....	.....	20,205,156	23,000,000
1791	Washingt'n	75,463,476	10,210,025	7,207,539	19,012,041	29,200,000
1792	Washingt'n	77,227,924	8,740,766	9,141,569	20,753,098	31,500,000
1793	Washingt'n	80,352,634	5,720,624	7,529,575	26,109,572	31,000,000
1794	Washingt'n	78,427,404	10,041,101	9,302,124	33,026,233	34,000,000
1795	Washingt'n	80,747,587	9,419,802	10,435,069	47,989,472	69,756,268
1796	Washingt'n	83,762,172	8,740,329	8,367,776	67,064,097	81,436,164
1797	John Adams	82,064,479	8,758,916	8,626,012	56,850,206	75,379,406
1798	John Adams	79,228,529	8,209,070	8,613,517	61,527,097	68,551,700
1799	John Adams	78,408,669	12,621,459	11,077,043	78,665,522	79,089,148
1800	John Adams	82,976,294	12,451,184	11,989,739	70,970,780	91,252,768
1801	T. Jefferson.	83,038,050	12,945,455	12,273,37[illegible]	94,115,925	111,363,513
1802	T. Jefferson.	80,712,632	15,001,391	13,276,084	72,483,160	76,333,366
1803	T. Jefferson.	77,054,686	11,064,097	11,258,983	55,800,083	64,666,613
1804	T. Jefferson.	86,427,120	11,835,840	12,624,646	77,699,074	185,000,000
1805	T. Jefferson.	82,312,150	13,689,508	13,727,124	95,566,021	120,600,000
1806	T. Jefferson.	75,723,270	15,608,828	15,070,093	101,536,963	129,410,000
1807	T. Jefferson.	69,218,398	16,398,019	11,292,292	108,343,151	138,500,000
1808	T. Jefferson.	65,196,317	17,062,544	16,704,584	22,430,960	56,990,000
1809	J. Madison.	57,023,[illegible]92	7,773,473	13,867,226	52,203,333	59,400,000
1810	J. Madison.	53,173,217	12,144,206	13,319,986	66,657,970	85,406,000
1811	J. Madison.	48,005,587	14,431,838	13,601,808	61,316,883	53,400,000
1812	J. Madison.	45,209,737	22,639,032	22,279,121	38,527,236	77,030,000
1813	J. Madison.	55,962,827	40,524,844	39,190,520	27,855,927	22,005,000
1814	J. Madison.	81,487,846	34,559,536	38,028,230	6,927,44[illegible]	12,965,007
1815	J. Madison.	99,833,660	50,961,237	39,582,493	52,557,753	113,041,200
1816	J. Madison.	127,334,933	57,171,421	48,244,495	81,920,452	147,103,040
1817	J. Monroe..	123,491,965	33,833,592	40,877,646	87,671,560	99,250,000
1818	J. Monroe	103,466,633	21,593,936	35,104,875	93,281,133	121,750,000
1819	J. Monroe..	95,529,648	24,605,665	24,004,199	70,141,501	87,125,000
1820	J. Monroe.	91,015,566	20,881,493	21,763,024	69,661,669	74,450,000
1821	J. Monroe..	89,987,427	19,573,703	19,090,572	64,974,382	62,585,724
1822	J. Monroe..	93,546,676	20,232,427	17,676,592	72,160,281	83,241,541
1823	J. Monroe..	90,875,877	20,540,666	15,314,171	74,699,030	77,579,267
1824	J. Monroe..	90,269,777	24,381,212	31,898,538	75,986,657	89,549,007
1825	J. Q. Adams	83,788,432	26,840,858	23,585,804	99,535,38[illegible]	96,340,075
1826	J. Q. Adams	81,054,059	25,260,434	24,103,398	77,595,322	84,974,477
1827	J. Q. Adams	73,987,357	22,966,363	22,656,764	82,324,727	79,484,068
1828	J. Q. Adam.	67,475,043	24,763,629	25,459,479	72,264,686	88,509,824
1829	A. Jackson.	58,421,413	24,827,627	25,044,358	72,358,671	74,492,527
1830	A. Jackson.	48,565,406	24,844,116	24,585,281	73,849,508	70,876,920
1831	A. Jackson.	39,123,191	28,526,820	30,038,446	81,310,583	103,191,124
1832	A. Jackson.	24,322,235	31,865,561	34,356,698	87,176,943	101,029,266
1833	A. Jackson.	7,001,032	33,948,426	24,257,298	90,140,443	108,118,311
1834	A. Jackson.	4,760,081	21,791,935	24,601,982	104,336,973	126,521,332
1835	A. Jackson.	351,289	35,430,087	17,573,141	121,693,577	149,895,742
1836	A. Jackson.	291,080	50,826,796	30,868,164	128,663,040	189,980,085
1837	VanBuren...	1,878,223	27,883,853	37,265,037	117,419,376	140,989,217
1838	VanBuren...	4,857,660	39,019,382	39,455,437	108,486,616	113,717,404
1839	VanBuren..	11,983,737	33,881,242	37,614,936	121,088,416	162,092,132
1840	VanBuren .	5,125,077	25,032,193	28,226,533	132,085,936	107,641,519
1841	W. Harrison	6,737,398	30,519,477	31,797,530	121,851,803	127,946,177
1842	J. Tyler	15,028,486	34,773,744	32,936,876	104,691,531	100,152,087
1843	J. Tyler	27,203,450	20,782,410	12,118,105	84,346,480	64,753,799
1844	J. Tyler	24,748,188	31,198,555	33,642,010	111,200,046	108,435,035
1845	J. K. Polk...	17,093,794	29,941,853	30,490,408	114,646,606	117,254,564
1846	J. K. Polk...	16,750,926	29,699,967	27,632,282	113,488,516	121,691,797
1847	J. K. Polk..	38,956,623	55,338,168	60,520,851	158,648,622	146,545,638
1848	J. K. Polk...	48,526,379	56,992,479	60,655,143	154,032,131	154,998,928
1849	Z. Taylor....	64,704,693	59,796,892	56,386,422	145,755,820	147,857,439
1850	M. Fillmore.	64,228,238	47,649,388	44,604,718	151,898,790	178,138,318
1851	M. Fillmore.	62,560,395	52,762,704	48,476,104	218,388,011	216,224,932
1852	M. Fillmore.	65,131,692	49,893,115	46,712,608	209,658,366	212,945,442
1853	F. Pierce....	67,340,628	61,500,102	54,577,061	230,976,157	267,978,647
1854	F. Pierce. ..	47,242,206	73,802,291	75,473,119	278,241,064	304,562,381
1855	F. Pierce ...	39,969,731	65,351,374	66,164,775	275,156,846	261,468,520
1856	*F. Pierce...	31,972,537	74,056,899	73,185,644	326,964,908	314,639,942
1857	J. Buchanan.	28,699,831	68,969,212	71,071,713	362,960,608	360,890,141
1858	J. Buchanan.	44,911,881	70,372,665	81,690,521	324,644,421	282,613,150
1859	J. Buchanan	58,496,837	81,758,557	83,756,020	356,789,461	338,768,130
1860	J. Buchanan	64,842,287	76,841,407	76,984,848	400,122,297	362,166,254
1861	A. Lincoln..	90,580,873	83,371,640	85,283,744	243,971,277	335,650,153
1862	A. Lincoln.	524,170,412	581,679,915	570,859,141	210,688,675	205,771,729
1863	A. Lincoln..	1,119,772,138	889,379,652	895,822,360	241,997,474	252,919,920
1864	A. Lincoln..	1,815,784,370	1,392,500,716	1,295,894,656	243,977,589	329,562,895
1865	A. Lincoln..	2,680,647,869	1,805,939,345	1,907,171,366	201,558,372	248,555,652
1866	A. Johnson..	2,733,236,176	1,270,884,173	1,141,072,776	420,161,476	445,512,158
1867	A. Johnson..	2,678,126,103	1,131,060,920	1,093,070,655	438,577,312	417,833,575
1868	A. Johnson..	2,611,687,851	1,030,749,516	1,270,884,173	454,301,713	371,624,808
1869	U. S. Grant..	2,588,452,213	609,621,828	584,777,996	413,961,115	437,314,255
1870	U. S. Grant..	2,480,672,427	696,729,973	702,907,842	499,092,143	462,377,587
1871	U. S. Grant..	2,353,211,332	652,092,468	691,680,858	562,518,651	541,493,708
1872	U. S. Grant..	2,253,251,328	679,153,921	682,525,270	549,219,718	640,338,766
1873	U. S. Grant..	2,234,482,933	548,669,221	524,044,597	607,088,496	663,617,147
1874	U. S. Grant..	2,251,690,468	728,751,291	709,198,933	654,913,445	595,861,248
1875	U. S. Grant..	2,232,284,531	675,971,607	682,060,885	605,574,853	553,906,153
1876	U. S. Grant..	2,180,395,066	684,937,847	707,805,070	596,890,973	476,677,871
1877	R. B. Hayes.	2,205,301,392	617,872,335	562,625,432	658,637,457	492,097,540
1878	R. B. Hayes.	2,256,205,892	662,345,080	590,641,271	728,605,891	466,872,846
1879	R. B. Hayes.	2,245,495,072	1,076,634,827	966,393,692	735,436,882	466,073,775
1880	R. B. Hayes.	2,143,260,917				
1881						
1882						
1883						

* The figures given from 1850 to 1879, inclusive, are from the report of John Sherman, Secretary of the Treasury, to the Senate of the U. S., June 10' 1880, and can be relied upon as correct. The amounts given under head of Public Debt, represent all outstanding principal. The cash in Treasury has not been deducted from amount.

A POLITICAL HISTORY OF THE UNITED STATES.

Showing the Number of Votes Cast, both Popular and Electoral, for each of the Candidates for President and Vice President, from the Foundation of the Government to the Present Time: Together with an account of the Number of States Voting at Each Election.

Year	States	Total Elect. V.	Party	Candidates for President.	States	Vote—Popular.	Electoral.	Candidates for Vice President.	Electoral V.
1789	10	73	F.	Geo. Washington			69		
			F.	John Adams					34
			F.	John Jay					9
			F.	R. H. Harrison					6
			F.	John Rutlege					6
			A. F.	John Hancock					4
			A. F.	Geo. Clinton					3
			F.	S. Huntingdon					2
			A. F.	John Milton					2
			A. F.	J. Armstrong					1
			F.	Benj. Lincoln					1
			A. F.	Edw'd Telfair					1
				Vacancies[1]			4		4
1792	15	135	F.	Geo. Washington			132		
			F.	John Adams					77
			R.	Geo. Clinton					50
			R.	Thos. Jefferson					4
			R.	Aaron Burr					1
				Vacancies[2]			3		3
1796	16	138	F.	John Adams			71		
			R.	Thos. Jefferson					68
			F.	Thos. Pinckney					59
			R.	Aaron Burr					30
			R.	Saml. Adams					15
			A. F.	Oliver Ellsworth					11
			R.	Geo. Clinton					7
			F.	John Jay					5
			F.	James Iredell					3
			F.	Geo. Washington					2
			F.	John Henry					2
			F.	S. Johnson					2
			F.	C. C. Pinckney					1
1800	16	138	R.	Thos. Jefferson[3]			73		
			R.	Aaron Burr					73
			F.	John Adams					65
			F.	C. C. Pinckney					64
			F.	John Jay					1
1804	17	176	R.	Thos. Jefferson	15		162	Geo. Clinton[4]	162
			F.	C. C. Pinckney	2		14	Rufus King	14
1808	17	176	R.	James Madison	12		122	Geo. Clinton	113
			F.	C. C. Pinckney	5		47	Rufus King	47
			R.	Geo. Clinton			6	John Langdon	9
								James Madison	3
								James Monroe	3
				Vacancy[5]			1		1
1812	18	218	R.	James Madison	11		128	E. Gerry[6]	131
			F.	Dewitt Clinton	7		89	J. Ingersol	8
				Vacancy[7]			1		1
1816	19	221	R.	James Monroe	16		183	D. D. Tompkins	183
			F.	Rufus King	3		34	J. E. Howard	22
								James Ross	5
								J. Marshall	4
								Robt. G. Harper	3
				Vacancies[8]			4		4
1820	24	235	R.	James Monroe	24		231	D. D. Tompkins	218
			O.	J. Q. Adams			1	Rich. Stockton	8
							3	Dan'l Rodney	4
								Robt. G. Harper	1
								Richard Rush	1
				Vacancies[9]			3		3
				And'w Jackson[10]	10	155,872	99	J. C. Calhoun	182
1824	24	261	R.	J. Q. Adams	8	105,321	84	Nathan Sanford	30
			C.	W. H. Crawford	3	44,282	41	Nat'l Macon	24
			R.	Henry Clay	3	46,587	37	Andrew Jackson	13
			R.					M. Van Buren	9
								Henry Clay	2
				Vacancy[11]					1
1828	24	261	D.	Andrew Jackson	15	647,231	178	J. C. Calhoun	171
			R.	J. Q. Adams	9	509,097	83	Richard Rush	83
								Wm. Smith	7
1832	24	288	D.	Andrew Jackson	15	687,502	219	M. Van Buren	189
			R.	Henry Clay	7	530,189	49	John Sargent	49
			A. M.	John Floyd	1	33,108	11	Henry Lee	11
				Wm. Wirt	1		7	Amos Ellmaker	7
								Wm. Wilkins	30
				Vacancies[12]			2		2
1836	26	294	D.	M. Van Buren[13]	15	761,549	170	R. M. Johnson[13]	147
			W.	W. H. Harrison	7	736,656	73	Fr. Granger	77
				Hugh L. White	2		26	John Tyler	47
				Dan'l Webster	1		14	Wm. Smith	23
				W. P. Mangum	1		11		
1840	26	294	W.	W. H. Harrison[14]	19	1,275,017	234	John Tyler	234
			D.	M. Van Buren	7	1,128,702	60	R. M. Johnson	48
			L.	Jas. G. Birney		7,059			
								L. W. Tazewell	11
								Jas. K. Polk	1
1844	26	275	D.	Jas. K. Polk	15	1,337,243	170	Geo. M. Dallas	170
			W.	Henry Clay	11	1,299,068	105	T. Frelinghuysen	105
			L.	Jas. G. Birney		62,300			
1848	30	290	W.	Zach. Taylor[15]	15	1,360,101	163	M. Fillimore	163
			D.	Lewis Cass	15	1,220,544	127	Wm. O. Butler	127
			F. S.	M. Van Buren		291,263		Chas. F. Adams	
1852	31	296	D.	Franklin Pierce	27	1,601,474	254	Wm. R. King[16]	254
			W.	Winfield Scott	4	1,386,578	42	Wm. A. Graham	42
			F. D.	John P. Hale		156,149		Geo. W. Julian	
1856	31	296	D.	Jas. Buchanan	19	1,838,169	174	J. C. Breckinridge	174
			R.	J. C. Fremont	11	1,341,264	114	Wm. L. Dayton	114
			A.	M. Fillmore	1	874,534	8	A. J. Donelson	8
1860	33	203	R.	A. Lincoln	17	1,866,352	180	H. Hamlin	180
			D.	J. C. Breckenridge	11	845,763	72	Joseph Lane	72
			C. U.	John Bell	3	589,581	39	Edw. Everett	39
			I. D.	S. A. Douglas	2	1,375,157	12	H. V. Johnson	12
1864	36	314	R.	A. Lincoln[17]	22	2,216,067	212	Andrew Johnson	212
			D.	G. B. McClellan	3	1,808,725	21	G. H. Pendleton	21
				Vacancies[18]	11		81		81
1868	37	317	R.	U. S. Grant	26	3,015,071	214	Schuyler Colfax	214
			D.	Horatio Seymour	8	2,709,613	80	F. P. Blair, Jr.	80
				Vacancies[19]	3		23		23
1872	37	366	R.	U. S. Grant	31	3,597,071	286	Henry Wilson[20]	286
			D. & L.	Horace Greeley	6	2,834,079		B. Gratz Brown	47
			D.	Chas. O'Connor		29,408		Geo. W. Julian	5
			T.	James Black		5,608		A. H. Colquitt	5
				T. A. Hendricks			42	Jno. M. Palmer	3
				B. Gratz Brown			18	T. E. Bramlette	3
				C. J. Jenkins			2	W. S. Groesbeck	1
				David Davis			1	W. B. Mackin	1
								N. P. Banks	1
				Vacancies[21]			17		14
1876	38	369	R.	R. B. Hayes[22]	21	4,033,295	185	W. A. Wheeler	185
			D.	S. J. Tilden	17	4,284,265	184	T. A. Hendricks	184
			G.	Peter Cooper		81,740			
			P.	G. C. Smith		9,522			
				Scattering		2,630			
1880	38	369	R	James A. Garfield	19	4,450,921	214	Chester A. Arthur	214
			D	W. S. Hancock	19	4,417,888	155	Wm. H. English	155
			G	James B. Weaver		307,740		B. J. Chambers	
			P	Neal Dow		10,305		H. A. Thompson	
				Scattering		1,710			

NOTE.—Previous to the election of 1804 each elector voted for two candidates for President; the one receiving the highest number of votes, if a majority, was declared elected President; and the next highest, Vice President.

NOTE.—No returns of the popular vote for President are preserved with any accuracy prior to 1824. During the earlier elections, the majority of the States chose their Legislatures, and not by popular vote. Even as late as 1824, six States thus choose Presidential Electors by her Legislature until 1868, when South Carolina continued to vote, while the State of

NOTE.—In the column showing to which party the various candidates belonged, we have only used the initial letter: F. stands for Federalist; A. F., Anti-Federalist; R., Republican; O., Opposition; C., Coalition; A. M., Anti Mason; D., Democratic; W., Whig; L., Liberty; F. S., Free Soil; A., American; C. U., Constitutional Union; I. D., Independent Democrat; D. & L., Democratic and Liberal; T., Temperance; G., Greenback, and P., Prohibition.

1 Electoral votes not cast: Va., 2; Md., 2.

2 Electoral votes not cast: Md., 2; Vt., 1.

3 The vote for Thos. Jefferson and Aaron Burr being a tie, the election devolved upon the House of Representatives, resulting, on the 36th ballot, in the choice of Jefferson as President. Burr, receiving the next highest number of votes, was declared Vice President.

4 George Clinton, Vice President; died April 20, 1812.

5 Electoral vote not cast: Ky., 1.

6 Elbridge Gerry, Vice President: died Nov. 23, 1813.

7 Electoral vote not cast: Ohio, 1.

8 Electoral votes not cast: Md., 3; Del., 1.

9 Elect'l votes not cast: Miss., 1; Pa., 1; Tenn., 1.

10 There being no choice for President, the election devolved upon the House of Representatives, a choice being made at the first ballot, Adams receiving the vote of 13 States, Jackson 7 States, and Crawford 4 States.

11 Elect'l vote not cast for Vice Pres.: R. I., 1.

12 Electoral vote not cast: Md., 2.

13 No candidate having received a majority of the electoral votes for Vice President, the Senate elected R. M. Johnson, by a vote of 33 to 16 for Francis Granger.

14 President Harrison died April 4, 1841. Vice President John Tyler became President.

15 President Taylor died July 9, 1850. Vice President Fillmore became President.

16 W. R. King, Vice Pres't; died April 18, 1853.

17 President Lincoln assassinated by J. Wilkes Booth, April 15, 1865. Vice President Johnson became President.

18 Electoral votes not cast: Nevada, 1; States in rebellion 80, viz.: Ala. 8, Ark. 5, Fla. 3, Ga. 9, La. 7, Miss. 7, N. C. 9, S. C. 6, Tenn. 10, Texas 6, Va. 10.

19 Electoral votes not cast: Miss., 7; Texas, 6; Va., 10.

20 Henry Wilson, Vice President; died Nov. 22, 1875.

21 Electoral votes thrown out: 3 of Ga. for Greeley, then deceased; Ark. 6, La. 8, because of double returns from both States.

22 Decided by an Electoral Commission appointed by Congress.

Showing all the Battles of the War of the Revolution, War of 1812, Mexican War, and Civil War 1861-'65.

THE PRINCIPAL BATTLES OF THE REVOLUTION.

Date.	Names and Places of Battles.	Commanders. American.	Commanders. British.	American. Engag'd	American. Loss.	British. Engag'd	British. Loss.
April 19, 1775.	LEXINGTON, Concord	Col. Barret and Major Buttrick	Col. Smith and Lord Percy*	.....	.....50 k. 34 w.	1,700	65 k. 180 w. 28 p.
May 10, "	Ticonderoga	Col. Ethan Allen and Col. Eaton*	Capt. Delaplace	83	.... 5p.	48	.....48 p.
June 17, "	BUNKER HILL	Gens. Warren, Prescott, and Putnam	Gens. Howe and Pigot*	3,000	.... 450 k. & w.	4,500	..... 1,050.
Dec. 6-31, "	Quebec	Schuyler, Montgomery, and Arnold	M'Lean and Carleton*	900	.... 160 k. & w.	1,200	.....20 k. & w.
Dec. 9, "	Norfolk, Va	Col. Woodford	Lord Dunmore	.....	.....1 w.	.....	.....62 k. & w.
M'ch 17, 1776.	Boston	The British Evacuate the	City and Harbor.	.....	.....	.....	.....
June 28, "	Charleston (Ft. Moultrie.)	Moultrie, Lee, and Armstrong*	Gen. Clinton	400	.....10 k. 22 w.	4,000	.... 225 k. & w.
Aug. 26, "	BROOKLYN, L. I	Gens. Greene and Sullivan.	Gens. Howe, Clinton and Cornwallis*	10,000	2,000 k. w. & p.	20,000	..... 400 k.
Sept. 16, "	Harlem Plains, N.Y	Washington	.....	.....	.....	.....	.....18 k. 90 w.
Oct. 28, "	WHITE PLAINS, N.Y,	Washington	Howe*	1,600	.....300 k. & w.	2,000	.... 300 k. & w.
Nov. 16, "	Fort Washington, N. Y	Col. Magaw	Gen. Howe*	3,000	.... 100 k. & w.	5,000	...1,000 k. & w.
Dec. 26, "	TRENTON, N. J	Washington*	Lord Cornwallis & Col. Rahl	2,400	.... .2 k. 2 froz.	1,000	....36 k. 1,000 p.
Jan. 3, 1777.	PRINCETON, N. J	Washington*	Col. Mawhood	3,000	....100 k. 300 p.	1,800	.....
July 7, "	Hubbardton, Vt	Warner, Francis and Hale.	Gen. Frazer*	700	.... 324 k. & w.	1,200	.... 183 k. & w.
Aug. 6, "	Fort Schuyler, N.Y	Gen. Herkimer and Col. Gansevoort*	Gen. St. Leger	.....	.... 150 k. & w.	.....	.....unknown.
Aug. 15, 16 "	BENNINGTON, Vt	Gens. Stark and Warner*	Cols. Baum and Beyman	2,000	.... 200 k. & w.	1,200	200 k. 34 w. 900 p,
Sept. 11, "	Brandywine, Pa	Washington	Howe*	11,000	300 k. 600 w. 400 p.	18,000	.....500 k.
Sept. 19, "	BEMIS HEIGHTS, N.Y	Gates*	Burgoyne	2,500	.....	3,000	.....
Oct. 4, "	Germantown, Pa	Washington	Howe*	11,000	152 k. 521 w. 400 p.	15,000	...100 k. 400 w.
Oct. 4-6, "	Forts Clinton and Montgomery	James Clinton	Sir H. Clinton*	600	.....	3,000	.....
Oct. 7, "	STILLWATER (SARATOGA)	Gates*	Burgoyne	8,000	.. ..	6,000	.....5,791 p.
Oct. 22, "	Fort Mercer, N. J	Col. Greene*	Donop	450	....	2,000	.....500 k.
Oct. 22, "	Red Bank, N. J	Col. Greene*	Sir William Howe	.. ...	.. ... 8 k. 28 w.	.....	.... 400 k. & w.
Nov. 16, "	Fort Mifflin, Pa	Major Thayer	Gen. Howe*	400	.....	mix'd	....
June 28, 1778.	MONMOUTH, N. J	Washington*	Sir Henry Clinton	12,000	.... 67 k. 160 w.	11,000	300 k. 300 w. 100 p.
July 2, "	Schoharie, N. Y	Col. Brown*	Indians	.....	..... 14 k. 10 w.	.....	.....
July 3, "	Wyoming, Pa	Col. Z. Butler	John Butler*	400	.. ...Massacre.	1,000	.... 222 k. & w.
Aug. 29, "	Quaker Hill, R. I	Sullivan*	Pigot	5,000	30 k. 132 w. 440 m.	5,000	.....20 k. & w.
Dec. 29, "	Savannah, Ga	Robert Howe	Campbell*	900	.... 100 k. 453 p.	2,000	.....
Jan 9, 1779.	Sunbury, Ga	Lane	Prevost*	200	.....	2,000	.....
March 3, "	Brier Creek, Ga	Gen. Ashe	Prevost*	1,200	.... 150 k. 162 p.	1,800	.....100 k. & w.
June 20, "	Stony Ferry, S. C	Gen. Lincoln	Col. Maitland*	800	146 k. & w. 155 m.	2,000	.....63 k. 543 p.
July 16, "	Stony Point, N. Y	Gen. Washington*	Clinton	1,200	.....15 k. 83 w	600	.....
Aug. 13, "	Penobscot, Me	Lovell	McLean*	900	.....	3,000	.....150 p.
Aug. 29, "	Chemung, N. Y	Sullivan*	Brant	4,000	.....	1,500	.....
Oct. 9, "	Savannah, Ga	Lincoln	Prevost*	4,500	.....	2,900	.....
May 12, 1780.	Charleston, S. C	Lincoln	Clinton*	3,700	.....	9,000	.....5 k. 15 w.
May 29, "	Waxhaw, S. C,	Col. Abr. Buford	Tarleton*	400	113 k. 150 w. 53 p.	.....	.....35 k. 50 p.
June 23, "	Springfield, N. J	Gen. Greene*	Gen. Knyphausen	3,000	..... 13 k. 58 w.	5,000	.....
July 30, "	Rocky Mount	Sumter	Turnbull*	600	.....	500	.....
Aug. 7, "	Hanging Rock, S. C	Sumter*	Col. Brown	600	..... 12 k. 41 w.	500	.....
Aug. 15, "	Camden, S. C. (Sander's Creek)	Gen. Gates	Cornwallis*	3,000	....	2,200	.....
Aug. 18, "	Fishing Creek	Sumter	Tarleton*	700	.....	3,500	.....150 k.
Oct. 7, "	KING'S MOUNTAIN, S. C.	Campbell*	Ferguson	900	.....20 k.	1,100	.....
Nov. 12, "	Fishdam Ford, S. C	Sumter*	Wemyss	500	.....	450	.....
Nov. 20, "	Blockstock's, S. C	Sumter*	Tarleton	500	.....	400	..800 k. w. & p.
Jan. 17, 1781.	COWPENS, S. C	Gen. Morgan*	Cornwallis and Tarleton	900	.....70 k. & w.	1,100	.....
Feb. 25, "	Battle of the Haw	Col. Lee*	Col. Peyle	.....	..... .none.	.....	....600 k. & w.
March 15, "	Guilford C. H., N. C.	Gen. Greene	Cornwallis*	4,400	...1,300 k. & w.	2,400	.....258 k. & w.
April 25, "	Hobkerk's Hill, Va	Gen. Greene	Rawdon*	1,200	..266 k. w. & m.	900	.....
May-June, "	Fort 96, N. C	Gen. Greene	Col. Cruger*	1,000	..150 k. w. & m.	550	....52 k. 334 w.
June 1-4, "	Augusta, Ga	Maj. Eggleston*	Col. Brown	.....	..... 23 k. 28 w.	.....	.....52 k. 20 w.
Sept. 6, "	New London, Fort Griswold, Conn.	Col. Ledyard	Benedict Arnold & Col. Eyre*	150	16 k. 10 w. 12 m.	800	.....187 k. & w.
Sept. 8, "	EUTAW SPRINGS, S. C	Gen. Greene	Lord Rawdon	2,000	152 k. 355 w. 40 m.	2,800	..693 k. w. & m.
Oct. 16-19, "	YORKTOWN, VA	Washington*	Cornwallis	16,000	.....300 k. & w.	7,500	7,500 k. w. m. & p.

The British sent 134,000 soldiers and sailors to this war. The Colonists met them with 230,000 Continentals and 50,000 militia. The British let loose Indians and Hessians. The colonies had for their allies the brave Frenchmen. The leading battles of the war particularly worthy of celebration are printed in SMALL CAPITAL LETTERS.

The * denotes the successful army; k., killed; w., wounded; p., prisoners; m., missing; s., surrendered.

CHIEF COMMANDERS OF THE ARMY.

The following is a complete list of the various officers who have commanded the army of the United States since the foundation of our service to the present time, giving the rank held by each, with the period of command: General and Commander-in-Chief, George Washington, June 15, 1775, to the close of the Revolution. From that date to September, 1789, the army consisted of eight companies of infantry and a battalion of artillery (act of September, 1785), when Brevet Brigadier-General Josiah Harmer, Lieutenant-Colonel commandant of the infantry, was assigned, and held until March, 1791. Major-General Arthur St. Clair, March, 1791, to March, 1792, when he resigned. Major-General Anthony Wayne, March, 1792, to December 15, 1796, when he died at a hut on the bank of Lake Erie, in Pennsylvania, while en route from Maumee to the East. Brigadier-General James Wilkinson, December 16, 1796, to July 2, 1798. Lieutenant-General George Washington, July 8, 1798, till his death, December 4, 1799. Brigadier-General James Wilkinson (again), June, 1800, to January, 1812, when he was promoted to Major-General. Major-General Henry Dearborn, January, 1812, to June, 1815, when he was mustered out. Major-General Jacob Brown, June, 1815, till his death, February 24, 1828. Major-General Alexander Macomb, May, 1828, until his death, in June, 1841. Major-General Winfield Scott, June 25, 1841, to November 1, 1861, being also Brevet Lieutenant-General from May, 1861. Major-General Geo. B. McClellan, November 1, 1861, to March 11, 1862. Major-General Henry W. Halleck, July 23, 1862, to March 12, 1864. Lieutenant-General U. S. Grant (appointed General July 25, 1866), March 12, 1864, to March 4, 1869. General William T. Sherman, March 8, 1869, to present date.

PRINCIPAL BATTLES OF THE WAR OF 1812.

Dates.	Names and Places of Battles.	Commanders. American.	Commanders. British.	American. Engag'd.	American. Loss.	British. Engag'd	British. Loss.
Aug. 5, 1812.	Brownstown, Canada	Van Horn	Tecumseh*	200		600	
Aug. 9, "	Maguauga	Miller*	Tecumseh	600		900	
Aug. 15, "	Detroit	Hull	Brock*	2,500	Surrender.	1,300	
Oct 13, "	Queenstown	Van Rensselaer	Brock*	1,200	99 k. 900 w.	2,500	
Oct. 21, "	Ogdensburg	Forsyth	——*.	1,200	20 k. & w.	600	60 k. & w.
Jan. 22, 1813.	Frenchtown	Winchester	Proctor*	800	260 k. & s.	1,500	
April 27, "	York (Toronto)	Pike*	Sheaffe	1,700	300 k. w. & m.	1,500	
May 5, "	Fort Meigs	Clay*	Proctor	1,200	800 k. w. & p.	2,000	
May 27, "	Fort George, Canada	Dearborn*	Vincent		72 k. & w.		
May 27, "	Fort Mimms	Beaseley	Tecumseh.*		300 k.		
May 29, "	Sackett's Harbor	Brown*	Prevost	1,000	100 k. & w.	1,000	60 k.
June 8, "	Stoney Creek	Winder	Vincent*		100 k. w. & p.		100 k. w. & p.
Aug. 2, "	Fort Stephenson	Croghan*	Proctor	100	1 k. & 7 w.	1,300	
Oct. 5, "	Thames, Canada	Harrison*	Proctor	2,500	50 k. & w.	2,000	
Nov. 11, "	Chrysler's Field	Boyd*	Morrison	1,500	200 k. & w.	2,000	
Mar. 30, 1814.	La Coell Mill	Wilkinson	Hancock*	4,000	150 k. & w.	2,000	
April 25, "	Washington	——.	Ross*	Capit	al and buildings	burnt.	
July 5, "	Chippewa	Brown*	Riall	1,900	68 k. 67 w. & p.	2,100	
July 25, "	Lundy's Lane	Brown*	Drummond	3,500		5,000	
Aug. 15, "	Fort Erie (assault)	Gaines*	Drummond	2,500	84 k.	5,000	
Aug. 24, "	Bladensburg	Winder	Ross*	3,500	Surrendered	5,000	
Sept. 11, "	Plattsburg	Macomb*	Provost	3,000		12,000	
Sept. 12, "	North Point	Stricker	Brooke*	2,000		5,000	
Sept. 13, "	Ft. McHenry, Baltimore	Armistead*	Cochrane	3,000		Ships.	
Sept. 15, "	Ft. Bowyer	Lawrence*	Nicholls	120	8 k. & w.	Mix'd	
Sept. 17, "	Fort Erie (sortie)	Brown*	Drummond	2,500	300 k. & w.	3,500	
Dec. 19, "	Fort Niagara	Leonard	Br. and Indians*	350	350 k. & p.	1,200	Slight.
Dec. 23, "	9 miles from N. O.	Jackson	Keane	3,000	240 k. w. & p.	2,500	
Jan. 8, 1815.	New Orleans	Jackson*	Pakenham	6,000	71 k. w. & p.	12,000	

PRINCIPAL BATTLES OF THE MEXICAN WAR.

The Americans were victorious in every battle.

Dates.	Names and Places of Battles.	Commanders. American.	Commanders. Mexican.	American. Engag'd.	American. Loss.	Mexican. Engag'd	Mexican. Loss.
May 8, 1846.	Palo Alto	Taylor	Arista	2,300	4 k. & 40 w.	6,000	
May 9, "	Resaca de la Palma	Taylor	Arista	2,000	120 k. & w.	5,000	500 k. & w.
Sept. 24, "	Monterey	Taylor	Ampudia	6,600	120 k. & 368 w.	10,000	
Dec. 25, "	Bracite	Doniphan	Ponce de Leon	500		1,200	
Feb. 23, 1847.	Buena Vista	Taylor	Santa Anna	4,700	723 k. & w.	17,000	2,000 k. & w.
Feb. 28, "	Sacramento	Doniphan	Trias	900		4,000	
Mar. 27, "	Vera Cruz	Scott	Morales	12,000	19 k. & w.	6,000	2,000 k. & w.
April 18, "	Cerro Gordo	Scott	Santa Anna	8,500	500 k. & w.	12,000	500 k. & w.
Aug. 20, "	Contreras	Scott	Valencia	4,000	Slight.	7,000	2,500 k. & w.
	Churubusco	Scott	Santa Anna	8,000	700 k. & w.	25,000	700 k. & w.
Sept. 8, "	Moline del Rey	Worth	Alvarez	3,500	787 k. & w.	14,000	230 k. & w.
Sept. 13, "	Chapultepec	Scott	Bravo	7,200	Slight.	25,000	Heavy.
Sept. 14, "	Mexico	Scott	Santa Anna	6,000			Surrender.
Oct. 9, "	Huamantha	Lane	Santa Anna	500	24 k. & w.	1,000	Unknown.

The only naval engagements of importance during the war with Mexico was the bombardment of Vera Cruz, Commodore Connor, which lasted four days, and the city compelled to surrender, and the bombardment of Monterey, by Commodore Sloat.

LENGTH AND COST OF AMERICAN WARS.

	Length.	Cost.
1. War of the Revolution	7 years—1775—1782	$135,193,703
2. Indian War in Ohio Ter.	1790	
3. War with the Barbary States.	1803—1804	
4. Tecumseh Indian War	1811	
5. War with Great Britain	3 years—1812—1815	107,159,003
6. Algerine War	1815	
7. First Seminole War	1817	
8. Black Hawk War	1832	
9. Second Seminole War	1845	
10. Mexican War	2 years—1846—1848	66,000,000
11. Mormon War	1850	
12. Civil War	4 years—1861—1865	6,500,000,000

FEDERAL PRISONERS RECEIVED AT ANDERSONVILLE, GA.

First detachment of prisoners received Feb. 15, 1864. Total number of prisoners received, 49,485. Largest number imprisoned at one date (Aug. 9, 1864), 33,006.

Total No. Deaths { In hospital 8,735
In stockade ..... 3,727—12,463

Average number of deaths per month, for the thirteen months 958
Largest number of deaths in one day (Aug. 23, 1864) 97
Number of escapes 328

PRINCIPAL DISEASES RESULTING IN DEATH.

Diarrhœa	3,952	Pneumonia	221	Rheumatism	83
Scurvy	3,574	Debility	198	Varioloid	63
Dysentery	1,048	Intermit't & remit't f's	177	Gangrene	63
Unknown	1,208	Gunshot wounds	140	Catarrh	55
Anasarca	377	Pleurisy	100	Ulcers	51
Typhoid fever	220	Bronchitis	93	Phthisis	36

INDIAN WARS.

1676. King Philip's War.
1704. Deerfield, Massachusetts, burned.
1708. Haverhill, Massachusetts, burned. Capture and escape of Mrs. Hannah Dustan.
1713. The Tuscaroras expelled from North Carolina.
1755. Braddock defeated by the French and Indians.
1763. Conspiracy of Pontiac.
1778. Massacre of Wyoming.
1794. Treaty with the Six Nations.
1804. Treaty with the Delawares.
1813-'14. War with the Creeks in Florida.
1817. War with the Seminoles.
1832. War with Black Hawk. Stillman's defeat on Rock River.
1835-'42. War with the Seminoles.
1837. Capture of Osceola.
1855. Defeat of the Rogue River Indians.
1856. War with the Indians in Oregon and Washington Territories.
1862. Indian war and massacres in Minnesota.
1864. (Nov. 29.) "Chivington's massacre" near Fort Lyon; over 500 Indians, men, women and children put to the sword.
1873. (April 2.) Gen. Canby and Rev. E. Thomas, peace commissioners treacherously slain by the Modocs.
1873. (Oct. 13.) Execution of the Modoc murderers of Messrs. Canby and Thomas—Captain Jack, Schonkin, Boston Charley and Black Jim.
1876. (June 25.) The command of Gen. Custer defeated by the Indians on Big Horn River, and Gen. Custer and the greater portion of his force slain.

Date.	Names and Places of Battles.	Commanders. Federal.	Commanders. Confederate.	Kil'd, Wound'd, Pris'rs. Federal.	Kil'd, Wound'd, Pris'rs. Confederate.	Remarks.
Apr. 12, 1861.	Bombardm't Ft. Sumpter	Maj. Anderson	Gen Beauregard	no one hurt.	5 w.	
" 19	Riot Baltimore	6th Regt. Mass. Vols.		3 k. 7 w.	7 k. & 8 w.	
June 20	Big Bethel, Va.	Brig. Gen. Price	Maj. Gen. MacGruder	16 k. 34 w. 6 m.	no report.	
July 5	Carthage, Mo.	Col. Sigel*	Price and Jackson	13 k. 31 w.	250 k. & w.	
" 12	Rich Mountain, W. Va.	Gen. McClellan*	Col. Pegram	11 k. 35 w.	140 k. 150 w.	150 p. and loss of camp.
" 21	Bull Run, Va.	Gen. Irwin McDowell.	Gen. Beauregard*	4500 k. w. p. 28 c.	1852 k. & w.	Beauregard's report. Federal "
Aug. 10	Wilson's Creek, Mo.	Gen. Lyon*	Gens. Price & McCulloch	481 k. 1011 w. 700 p 223 k. 721 w. 292 m.	421 k. 1317 w. 3m.	Gen. Lyon killed.
Sept. 12-14	Cheat Mountain, W. Va.	Gen. J. J. Reynolds	Gen. R. E. Lee	13 k. 20 w. 60 p.	100 k. & w. 20 p.	
" 20	Lexington, Mo.	Col. Mulligan	Gen. Price*	42 k. 108 w. 1624 p.	25 k. 75 w.	
" 21	Ball's Bluff, Va.	Col. E. D. Baker	Gen. Evans*	220 k. 266 w. 500 p.	36 k. 264 w. 2 p.	Col. Baker killed.
Nov. 7	Belmont, Mo.	Gen. Grant*		84 k. 288 w. 285 m.	261 k. 427 w. 278 m.	
" 7	Pt. Royal, S. C.	Com. Dupont & Gen. W. T. Sherman*	Gen. Drayton	8 k. 23 w. 250 p.	k. & w. no report 2500 p 42 guns capd	
" 8	Piketon, Ky.	Gen. Nelson*		6 k. 24 w.	400 k. & w. 2000 p.	70 wagons with stores and equipage.
Dec. 18	Milford, Mo.	Col. J. C. Davis and Gen. Steele*		2 k. 17 w.	1300 p.	
Jan. 19, 1862.	Mill Spring, Ky.	Gen. Thomas*	Gen. Zollicoffer	39 k. 207 w.	192 k. 140 p.	Gen. Zollicoffer killed, 1200 horses and mules, 100 large wagons, and 2000 musk'ts were capd.
Feb. 8	Roanoke Island, N. C.	Com. Goldsborough, Gen. Burnside*	Gen. Wise	50 k. 150 w.	30 k. 50 w. 2500 p.	
" 8	Ft. Henry, Tenn.	Surrendered to Com.	Foote, by Gen. Tilghman.			
" 16	Ft. Donelson, Tenn.	Com. Foote & Gen. Grant*	Gen. Buckner	446 k. 1735 w. 150 p	231 k. 1007 w. 15000 p.	6 Forts, 65 guns, 17500 small arms captured.
Mar. 8	Pea Ridge, Ark.	Gen. Curtis*	Gens. VanDorn & Price.	1351 k. w. & m.	1100 k. 2500 w. 1600 p.	Gen. Buckner captured; Gens. Floyd and Pillow escaped.
" 14	Newbern, N. C.	Gen. Burnside*	Gen. Branch	91 k. 466 w.	50 k. 200 w. 200 p.	
" 23	Winchester, Va.	Gen. Shields*	Gen. T. J. Jackson	100 k. 400 w.	500 k. & w. 300 p.	
Apr. 6-7	Pittsburg Land'g, Tenn.	Gen. Grant and Buell*	Gens. Johnston and Beauregard	1614 k. 7721 w. 3963 m.	1728 k. 8012 w. 959 m.	Gens. McCulloch, McIntosh, and Slack, killed.
" 10	Island No. 10	Com. Foote & Gen. Pope*	Gen. Makad		17 k. 6300 p.	6 forts captured. Confed. report.
May 5	Williamsburg, Va.	Gen. Kearney and Hooker*	Gen. Longstreet	2073 k & w. 623 p.	700 k. 1000 w. 300 p.	
" 25	Winchester, Va.	Gen. Banks	Gens. Ewell & Johnson*			Fed. retreated.
" 29	Hanover C. H., Va.	Gen. Morrell*	Gen. Branch	53 k. 526 m.	400 k. & w. 600 p.	2000 p. and large amount of supplies captured.
" 30	Corinth, Minn.	Gen. Halleck*	Gen. Beauregard			
" 31	Fair Oaks, Va.	Gen. McClellan	Gen. J. E. Johnston*	890 k. 3627 w 1222 p	2800 k. 3897 w.	Fed. were driven back.
June 1	Fair Oaks, Va.	Gen. McClellan*	Gen. J. E. Johnston	5739 k. & w.	8000 k. & w.	
" 8	Cross Keys, Va	Gen. Fremont	Gen. T. J. Jackson*	125 k. 500 w.	600 k. & w.	
" 9	Port Republic, Va.	Gen. Shields	Gen. T. J. Jackson*	67 k. 361 w. 574 m.	1000 k. w. & m.	
" 26	Chickahominy, Va.	Gen. McClellan*	Gen. R. E. Lee	80 k. 150 w.	1000 k. & w.	
" 27	Gaines Mills, Va.	Gen. Porter	Gen. R. E. Lee*	7500 k. w. & m.	About the same.	
July 1	Malvern Hill, Va.	Gen. McClellan*	Gen. R. E. Lee	1000 k. w. & m.	Nearly 5000.	
Aug. 5	Baton Rouge, La.	Gen. Williams*	Gen. J. C. Breckenridge.	250 k. w. & m.	600 k. w. & m.	Gen. Williams killed.
" 9	Cedar Mountain, Va.	Gen. N. P. Banks*	Gen. Jackson	1500 k. w. & m.	1000 k. 1500 w.	Confeds. repulsed.
" 22	Gallatin, Tenn.	Gen. Johnson.	Gen. Morgan*	64 k. 100 w. 200 p.	110 k. & w.	Gen. Johnson captured.
" 27	Kettle Run, Va.	Gen. Hooker*	Gen. Ewell	800 k. w. & m.	800 k. & w. 1000 p.	
" 29.	Groveton, Va.	Gens. Hooker, Sigel, Kearney, Reno*	Gens. Jackson and Longstreet	6000 k. & w.	12000 k. w. & m.	
" 30	Bull Run 2nd	Gen. Pope	Gen. Lee*	8000 k 4000 w 3000 p	700 k. 3000 w.	
" 29-30	Richmond, Ky.	Gens. Mason & Craft*	Gen. Kirby Smith*	200 k. 700 w. 2000 p	250 k. 500 w.	
Sept. 1	Chantilly, Va.	Gen. Pope	Gen. Lee*	1300 k. & w.	800 k. & w.	Feds. lost Gens. Kearney and Stearns.
" 14	South Mountain, Md.	Gens. Hooker & Reno*.	Gen. Lee	443 k. 1806 w. 76 m	500 k. 2343 w. 1500 p.	Gen. Reno killed.
" 15	Harper's Ferry, 3 days' siege	Col. Miles	Gen. A. P. Hill*	80 k. 120 w. 11583 p	1500 k. & w.	Col. Miles killed.
" 17	Antietam, Md.	Gen. McClellan*	Gen. R. E. Lee	12500 loss	15000 loss.	
" 19-20	Iuka, Miss	Gen. Rosencrans*	Gen. Price	135 k. 527 w.	263 k. 400 w. 600 p.	
Oct. 3-5	Corinth, Miss.	Gens. Ord, Hurlburt, and Veatch*	Gens. Price, Van-Dorn and Lovell.	315 k. 1812 w 232 m	1423 k. 2268 p. 5692 w.	
" 8	Perryville, Ky.	Gen. Buell*	Gen. Bragg	3200 k. w. & m.	1300 k. 3000 w. 200 p.	
Dec. 7	Prairie Grove, Ark.	Gens. Blunt and Heron*	Gens. Hindman, Marmaduke, Parsons and Frost	495 k. 600 w.	1500 k. & w.	
" 13	Fredericksburg, Va.	Gen. Burnside	Gen. R. E. Lee*.	1512 k. 6000 w. 2078 p.	1800 k. & w.	
" 27-29 1863	Vicksburg	Gen. Sherman	Gen. Johnston*	191 k. 982 w. 756 m.	no report.	
Jany. 2	Stone River, Tenn.	Gen. Rosencrans*	Gen. Bragg	1533 k. 6000 w.	9000 k. w. 1000 p.	
" 11	Fort Hindman, Ark.	Adm. Porter & Gen. McClernand*	Gen. Churchill	1000 k. w. & m.	550 k. & w. 5000 p.	
Feby. 3	Fort Donelson, Tenn.	Col. Harding	Wheeler and Forrest	12 k. 20 w.	100 k. 400 w. 300 p.	Confed. repulsed.
May 1	Suffolk, Va.	Col. Nixon*		130 k. 718 w. 5 m.	1500 k. w. & m.	
" 1	LaGrange, Ark	Capt. DeHuff		2000 k. w. & m.		
" 2	Fredericksburg, Va.	Gen. Sedgwick	Gen. Longstreet*	2000 k. & w.		
" 2-3	Chancellorville, Va.	Gen. Hooker*	Gen. R. E. Lee	15000 k. & w. 17000 p.	18000 k. & w. 5000 p.	
" 12	Jackson, Miss.	Gen. Grant*	Gen. Johnston	40 k. 240 w. 6 m.	400 k. & w.	
" 14	Champion Hills, Miss.	Gen. Grant*	Gen. Pemberton	420 k. 1842 w.	400 k. w. & m.	29 cannon captured.
" 16	Big Black River, Miss.	Gen. Grant*	Gen. Pemberton	29 k. 242 w.	26000 k. w. & m.	17 cannon captured.
" 18-22	Vicksburg, Miss.	Gen. Grant, Adml's. Porter & Farragut.	Gen. Pemberton*	2500 loss.	no report.	
" 27	Port Hudson	Gen. Banks	Gen. Gardner	900 k. w. & m.	600 k. w. & m.	
June 6	Milliken's Bend, Miss.	Gen. Thomas*	Gen. McCullough	127 k. 287 w. 157 m.	200 k. 500 w.	
" 9	Beverly Ford, Va.	Gens. Buford & Gregg.	Gens. J. E. B. Stuart & F. Hugh Lee	380 k. w. & m.	750 k. w. & m.	Cavalry fight.
" 14	Winchester, Va.	Gen. Milroy	Gen. Ewell*	2000 k. w. & m.	850 k. w. & m.	
" 26	Shelbyville, Tenn.	Gen. Rosencrans*	Gen. Bragg	85 k. 463 w. 13 m.	1634 p. no rep't. k. & w.	

PRINCIPAL BATTLES OF THE LATE CIVIL WAR.—Continued.

Dates.	Names and Places of Battles.	Commanders. Federal.	Commanders. Confederate.	Kil'd, Wound'd, Prison'rs. Federal.	Kil'd, Wound'd, Prison'rs. Confederate.	Remarks.
July 1-2-3	Gettysburg, Pa.	Gen. Meade*	Gen. R. E. Lee	total loss 28198.	total loss 37000.	
" 4	Vicksburg surrenders	Gen. Grant*	Gen. Pemberton	245 k. 3688 w. 303 p.	0000 k. & w. 30000 p.	
" 4	Helena, Ark.	Gen. Prentiss*	Gens. Price, Holmes and Marmaduke	250 k. w. & m.	500 k. & w. 1000 p.	
" 5	Bolton, Miss.	Gen. Grant*	Gen. Joe Johnston		4000 p.	Rear guard Johnston's army.
" 8	Port Hudson, surrender.	Gen. Banks*	Gen. Gardner		5500 p.	
" 18-19	Ft. Wagner, S. C.	Gen. Gilmore	Gen. Beauregard*	700 k. w. & m.	500 k. 331 w.	
Sept. 9	Cumberland Gap	Gen. Burnside*	Gen. Frazier		2000 p.	
" 19-20	Chickamauga	Gen. Rosencrans	Gen. Bragg*	1044 k. 9262 w. 4945 m.	17000 k. w. & m.	
" 14	Bristow Sta., Va.	Gen. Warren*	Gen. A. P. Hill	51 k. 329 w.	1200 k. & w. 800 p.	
Dec. 4	Knoxville, Tenn.	Gen. Burnside*	Gen. Longstreet	600 k. & w.	1600 p.	
" 23-25	Chattanooga	Gen. Grant*	Gen. Bragg	4000 k. & w.	16000 k. w. & m.	
" 25	Missionary Ridge	Gen. Hooker*	Gen. Bragg			
" 27	Ringold, Ga.	Gen. Hooker*	Gen. Hardee	800 k. w. & m.	300 p.	
" 27-30	Locust Grove, Va.	Gen. Meade	Gen. Lee	1000 k. w. & m.	2500 k. w. & p.	
1864 Mar. 5	Paducah, Ky.	Col. Hicks*	Gen. Forrest	14 k. 46 w.	1000 k. & w.	
Apr. 8-9	Mansfield, La.	Gen. Banks*	Gen. Kirby Smith	500 k. & w. 1500 p.	2000 p.	
" 17-20	Plymouth, N. C.	Gen. Wessells	Gen. Hoke*	150 k. 1700 p.	1500 k. & w.	
May 5-7	Wilderness, Va.	Gen. Grant	Gen. Lee	loss 30,000	loss 30000.	Longstreet wounded.
" "	Spotsylvania, Va.	Gen. Grant	Gen. Lee	loss 10,000	loss 10000.	
" 12	Spotsylvania, Va.	Gen. Grant	Gen. Lee		4000 p.	2 Confed. Gens. 30 guns captured.
" 12-15	Ft. Darling, Va.	Gen. Butler*	Gen. Beauregard	5000 k. w. & m.	no report.	
" 13-15	Resaca, Ga.	Gen. Sherman*	Gen. Joe Johnston	700 k. 2800 w.	no report.	
" 25-28	Dallas, Ga.	Gen. Sherman*	Gen. Longstreet	1800 k. & w.	300 p. 4000 k. & w.	
June 1	Cold Harbor, Va.	Gen. Grant	Gen. Lee*	9000 k. w. & m.	8000 k. w. & m.	
" 15-18	Petersburgh, Va.	Gen. Grant	Gen. Lee*	loss 10,000	no report.	
" 22	Weldon R. R., Va.	Gen. Meade	Gen. Lee*	600 k. & w. 1250 p.	no report.	
" 27	Kennesaw Mt., Ga.	Gen. Sherman*	Gen. Johnston	1000 k. & w.	no report.	Johnson flanked.
July 9	Monocracy, Md.	Gen. Wallace	Gen. Early*	1000 k. & w.	no report.	
" 20	Peach Tree Creek, Ga.	Gen. Sherman*	Gen. Hood	1713 k. w. & m.	5000 k. & w. 1000 p.	
" 22	Atlanta, Ga.	Gen. Sherman*	Gen. Hood	3521 k. & w.	10000 k. & w.	McPherson killed.
" 27-30	Petersburgh, Va.	Gen. Grant	Gen. Lee*	5000 k. w. & m.	1200 k. w. & m.	
Aug. 5-20	Mobile Bay, Ala.	Adm. Farragut and Gen. Granger*	Gen. Page & Adm. Buchanan	120 k. 88 w.	no report k. & w. 1756 p.	150 guns captured.
" 15-18	Deep Bottom, Va.	Gen. Grant	Gen. Lee*	loss 4000	loss 2500.	
" 19	6 Mile Station, Va.	Gen. Warren*	Gen. Pickett	3000 k. & w.	1500 p.	
" 25	Weldon R. R., Va.	Gen. Grant	Gen. Lee*	1000 k. & w. 3000 p.	1500 k. & w.	
" 31	Atlanta, Ga.	Gen. Sherman*	Gen. Hood	50 k. 50 m. 439 w.	5000 k. & w.	Confeds. repulsed.
Sept. 19	Bunkerhill, Va.	Gen. Sheridan	Gen. Early	3000 k. & w.	500 k. 4000 w. 2500 p.	Confed. Gens. Rhodes and Gordon killed.
" 21	Fisher's Hill	Gen. Sheridan*	Gen. Early	600 k. & w.	400 k. & w. 1100 p.	
" 26	Ironton, Mo.	Gen. Ewing*	Gen. Price	9 k. 60 w.	1500 k. & w.	
29 Oct. 1	Petersburg, Va.	Gen. Grant	Gen. Lee*	5000 k. & w.	2800 k. & w.	Feds. captured 26 pieces artillery.
Oct. 19	Cedar Creek, Va.	Gen. Sheridan*	Gen. Early	4000 k. & w. 1300 p.	2800 k. & w. 1300 p.	
" 26	Nims' Creek, Mo.	Gen. Pleasanton*	Gen. Price	2000 p. 1000 k. & w.	900 k. 3800 p.	Gens. Marmaduke and Cabell captured.
" 27	Hatcher's Run, Va.	Gen. Grant	Gen. Lee*	800 m. 400 k. 1500 w.	1600 k. w. & m.	
Nov. 30	Franklin, Tenn.	Gen. Schofield*	Gen. Hood	189 k. 1033 w. 1104 m	1750 k. 3800 w. 702 p.	
Dec. 15	Nashville, Tenn.	Gen. Thomas*	Gen. Hood	6500 k. w. & m.	23000 k. w. & m.	Gen. Johnson captured and 47 guns.
1865 Jan. 15	Ft. Fisher	Gen. Terry*		110 k. 536 w.	440 k. & w. 2500 p.	Fort and 72 g. captur'd.
" 20-22	Wilmington, N. C.	Adm. Porter and Gen. Schofield*	Gen. Bragg	250 k. & w.	1072 p.	
Feb. 27	Waynesboro', Va.	Gen. Sheridan*	Gen. Early	69 k. & w.	5 k. 1352 p.	All of Early's guns.
" "	Kingston, N. C.	Gen. Schofield*	Gen. Bragg	loss 1000.	1200 k. & w. 2400 p.	
" "	Averasboro', N. C.	Gen. Sherman	Gen. Johnson	74 k. 774 w.	327 k. 373 p.	
Mar. 19	Bentonville, N. C.	Gen. Sherman*	Gen. Johnson	loss 1646.	167 k. 1625 p.	
" 25-27	Petersburg, Va.	Gens. Grant & Meade*	Gen. Lee	180 k. 1240 w. 990 m.	2200 k. & w. 2800 p.	
April 1	Five Forks, Va.	Gens. Sheridan and Warren*	Gen. Lee	loss 3000.	5000 p.	All of Lee's artillery captured.
" 2	Selma, Ala.	Gen. Wilson*	Gen. Forrest		3000 p.	Gen. Forrest & Rhoddy captured.
" 2-3	Petersburg & Richmond	Gen. Grant	Gen. Lee	8000 k. w. & m.	9000 k. w. & m.	Richmond captured.
" 6	Farmville and Sailors Creek	Gen. Sheridan	Gen. Lee		6000 p.	Confed. Gens. Ewell, Kershaw, Corse, and Custis Lee captured.
" 9	Surrender of Gen. Lee's	Army at Appomattox	C. H., to Gen. Grant		26115 p.	
" 11	Ft. Blakely, Mobile	Adm. Thatcher and Gen. Canby	Gen. Taylor	2000 k. & w.	500 k. & w. 4300 p.	32 guns captured.
" 12	Surrender of	Montgomery, Ala., to	Gen. Wilson		2700 p. 100 g.	
" 12	Salisbury, N. C.	Gen. Stoneman*	Gardner		1800 p.	14 guns.
" 26	Surrender of	Gen. Joe Johnston's	Army to Gen. Sherman.		27500 p.	
May 1	Surrender of	Gen. Morgan's	old command to Gen.	Hobson,	1200 p.	
" 4	Surrender of	Gen. Dick Taylor with	all forces west of Miss.	River to Gen.	Canby 10000 p.	
" 10	Surrender of	Tallahassee, Fla.	Gen. McCook, Sr.	70 k. Adm.	Jones, 8000 p.	
" 10	Near Boco, Chico, Tex.	Con. Barrett	Gen. Slaughter	70.		This was the last engagement of the Civil War.
" 10	Capture of	Jefferson Davis	at Irwinsville, Ga.			
" 26	Surrender of	Gen. Kirby Smith	and his army		20000 p.	

* In addition to the battles given above there were 421 battles, engagements, and skirmishes; a complete list can be found in the National Hand-Book of American Progress, published by E. B. Treat, 757 Broadway, N. Y.

TOTAL NUMBER OF TROOPS CALLED INTO SERVICE FROM THE NORTHERN STATES DURING THE CIVIL WAR.

Date of President's Proclamation.	Number Called for	Period of Service.	Number Obtained.	Date of President's Proclamation.	Number Called for.	Period of Service.	Number Obtained.
April 15, 1861	75,000	3 months.	93,320	Oct. 17, 1863	300,000	2 years.	374,807
May 3, 1861	82,748	3 years.	714,231	Feb. 1, 1864	200,000		
July 22 and 25, 1861	500,000			March 14, 1864	200,000	3 years.	284,021
May and June, 1862		3 months.	15,007	April 23, 1864	85,000	100 days	83,052
July 2, 1862	300,000	3 years.	431,058	July 18, 1864	500,000	1, 2, 3 years	384,882
August 4, 1862	300,000	9 months.	87,588	Dec. 19, 1864	300,000	1, 2, 3 years.	204,568
June 15, 1863	100,000	6 months.	16,361	Total	2,612,748		2,000,401

This does not include the militia that were brought into service during the various invasions of Gen. Lee's army into Maryland and Pennsylvania.

COST OF THE CIVIL WAR.

The statement of the Secretary of the Treasury of the amount of money expended for all purposes necessarily growing out of the Civil War, brought down to Jan. 1, 1880, will prove an interesting and remarkable exhibit of the cost of war. The footings as reported are $6,189,929,908.00; this does not include expenditures from 1861 to 1880 of the Government for expenditures of the general Government other than for the war; the latter item was $654,641,522.

Expenses of National loan and currency	$ 51,522,730
Premiums	59,738,167
Interest on public debt	1,761,256,198
Subsistence of the army	381,417,548
Quartermaster's Department	299,481,917
Incidental expenses of Quartermaster's Department	85,342,733
Transportation of the army	330,793,385
Transportation of officers and their baggage	3,025,219
Clothing of the army	345,543,880
Purchase of horses for cavalry and artillery	126,672,423
Barracks, quarters, etc	31,070,846
Heating and cooking stoves	448,731
Pay, mileage, general expenses, etc., of the army	97,084,729
Pay of two and three years' volunteers	1,040,102,702
Pay of three months' volunteers	868,305
Pay, etc., of 100-days' volunteers	14,386,778
Pay of militia and volunteers	6,126,952
Pay, etc., to officers and men in Department of the Missouri	844,150
Pay and supplies of 100-day volunteers	4,824,877
Bounty to volunteers and regulars on enlistment	38,522,046
Bounty to volunteers and their widows and legal heirs	81,760,345
Additional Bounty Act of July 28, 1866	69,998,786
Collection and payment of bounty, etc., to colored soldiers, etc	268,158
Reimbursing States for moneys expended for payment of military service of United States	9,635,512
Defraying the expenses of minutemen and volunteers in Pennsylvania, Maryland, Ohio, Indiana, and Kentucky	597,178
Expenses of recruiting	1,297,906
Draft and substitute fund	9,713,873
Medical and Hospital Departm't.	45,108,770
Medical and Surgical History and Statistics	196,048
Providing for comfort of sick, wounded, and discharged soldiers	2,232,785
Freedmen's Hospital & Asylum.	123,487
Artificial limbs and appliances	509,283
Ordnance service	4,553,531
Ordnance, ordnance stores, and supplies	55,933,932
Armament of fortifications	10,218,472
National armories, arsenals, etc.	23,603,489
Purchase of arms for volunteers and regulars	76,378,935
Payment of expenses under Reconstruction acts	3,128,905
Secret service	681,587
Medals of honor	29,890
Support of National Home for disabled volunteer soldiers	8,546,184
Publication of official records of War of the Rebellion	170,098
Contingencies of the army and Adjutant-General's Departm't.	2,726,698
Preparing register of volunteers.	1,015
Army-pensions	407,429,192
Telegraph for military purposes.	2,500,085
Maintenance of gunboat fleet proper	5,244,684
Keeping, transporting, and supplying prisoners of war	7,659,411
Construction and maintenance of steam-rams	1,370,730
Signal service	143,797
Gunboats on the Western rivers.	3,239,314
Supplying, transporting, and delivering arms and munitions of war to loyal citizens in States in rebellion against the Government of the United States	1,649,596
Collecting, organizing, and drilling volunteers	29,091,666
Tool and siege trains	702,250
Completing the defenses of Washington	912,283
Commutation of rations to prisoners of war in Rebel States	320,636
National cemeteries	4,162,848
Purchase of Ford's Theater	88,000
Headstones, erection of headstones, pay of Superintendents, and removing the remains of officers to National cemeteries.	1,080,185
Capture of Jeff Davis	97,031
Support of Bureau of Refugees and Freedmen	11,454,237
Claims for Quartermaster's stores and commissary supplies	850,220
Claims of loyal citizens for supplies furnished during the Rebellion	4,170,304
Horses and other property lost in military service	4,281,724
Fortifications on the Northern frontier	683,748
Pay of the navy	74,462,304
Provisions of the navy	16,368,623
Clothing of the navy	1,594,790
Construction and repair	134,178,095
Equipment of vessels	25,174,614
Ordnance	31,422,094
Surgeons' necessaries	1,937,744
Yards and docks.	30,300,302
Fuel for the navy	11,340,232
Hemp for the navy	898,252
Steam machinery	49,297,318
Navigation	2,526,247
Naval Hospitals	499,662
Magazines	404,531
Marine Corps, pay, clothing, etc.	7,757,615
Naval Academy	1,862,132
Temporary increase of the navy.	8,123,766
Miscellaneous appropriations	2,614,044
Naval pensions	6,590,043
Bounties to seamen	2,821,530
Bounties for destruction of enemies' vessels	271,309
Indemnity for lost clothing	289,025

Expenditures in the District of Columbia from 1790 to 1876.

The total amount of money expended by the Government in the District of Columbia for all purposes from July 16, 1790, to July 30, 1876, is $92,112,395. This sum was divided as follows:

Capitol	$ 7,184,691
Library of Congress*	1,575,847
White House	1,040,449
Purchase of works of art	602,569
Botanic Garden	722,813
Department of State, etc	4,980,948
Treasury Department	7,062,942
War Department	2,944,065
Navy Department	3,899,130
Post-Office Department	2,124,504
Department of Agriculture	3,174,192
Smithsonian Institution	2,305,420
Patent Office	13,107,908
Benevolent institutions	4,732,448
Penal institutions	4,418,329
Courts	78,486
Aqueduct	4,000,822
Fire Department	104,299
Canals	597,418
Bridges	1,200,508
Public grounds	1,867,537
Streets and avenues	5,975,294
Loans, reimbursements, etc	4,927,299
Miscellaneous†	3,565,166

* First appropriation for Congressional Library, 1800.

† First appropriation for the support of Public Schools, 1866.

The Federal Army During the Civil War of 1861-65.

The following statement shows the number of men furnished by each State:

STATES.	Men furnished under Act of April 15, 1861, for 75,000 militia for 3 months.	Aggregate No. of men furnished under all calls.
Maine	771	71,745
New Hampshire.	779	34,605
Vermont	782	35,246
Massachusetts	3,736	152,048
Rhode Island	3,147	23,711
Connecticut	2,402	57,374
New York	13,906	467,047
New Jersey	3,123	79,511
Pennsylvania	20,175	366,326
Delaware	775	13,651
Maryland	.....	49,731
West Virginia	900	32,003
Dist. of Columbia	4,720	16,872
Ohio	12,357	319,659
Indiana	4,686	197,147
Illinois	4,820	258,217
Michigan	781	90,119
Wisconsin	817	96,118
Minnesota	930	25,034
Iowa	968	75,860
Missouri	10,501	108,773
Kentucky	.....	78,540
Kansas	650	20,097
Tennessee	.....	12,077
Arkansas	.....	8,289
North Carolina	.....	3,156
California	.....	15
Nevada	.....	216
Oregon	.....	617
Washington Ter.	.....	895
Nebraska	.....	1,279
Colorado	.....	1,762
Alabama	2,576	.....
Florida	1,290	.....
Louisiana	8,224	.....
Mississippi	545	.....
Texas	1,965	.....
Dakota	.....	181
New Mexico	1,510	2,395
Total	93,326	2,688,523

The Provost Marshal General's report shows that there were killed in action or died of their wounds while in service: Commissioned officers, 5,221; enlisted men, 90,868. Died from disease or accident: Commissioned officers, 2,321. Enlisted men, 182,329; a total loss in service of 280,739. Deaths, from wounds or disease contracted in service which occurred after the men left the army are not included in these figures.

Losses of the Government for Every Administration from 1789 to 1876.

The following table exhibits the losses of the Government through frauds, carelessness and from all causes, and the amount of loss on each thousand dollars, for every Administration from the beginning of the Government till the end of President Grant's Administration, as follows:

	Period of service, years.	Total Losses.	Loss on $1,000.
Washington	8	$ 250,970	$ 2.22
Adams	4	235,411	2.59
Jefferson	8	603,467	2.75
Madison	8	2,191,660	4.16
Monroe	8	3,229,787	8.58
Adams	4	885,374	4.39
Jackson	8	3,761,111	7.52
Van Buren	4	3,343,792	11.71
Harrison / Tyler	4	1,505,003	6.40
Polk	4	1,732,851	4.08
Taylor / Fillmore	4	1,814,409	4.19
Pierce	4	2,167,982	3.56
Buchanan	4	2,659,107	3.81
Lincoln	4	7,200,984	76
Johnson	4	4,619,599	57
Grant	8	2,846,192	34
Total		$39,108,605	$ 1.29

THE NAVAL HISTORY OF THE UNITED STATES.

Showing Navy of the Revolution, Naval Battles of the War of 1812, Mexican War, Civil War, the Number of Vessels Captured and Destroyed for Violation of the Blockade, and Federal Vessels Captured or Destroyed by Confederate Cruisers.

THE NAVY OF THE REVOLUTION.

In December, 1775, Congress passed an Act ordering the building of thirteen vessels, three of 24 guns, five of 28, five of 32, with Ezekiel Hopkins as Commander-in-Chief, as follows:—

Name.	No. of Guns.	History.
Hancock	32	Captured by the British in 1777.
Congress	28	Destroyed in the Hudson River to avoid capture in 1777, never having been to sea.
Montgomery	28	Do. do. do.
Delaware	24	Captured in the Delaware River 1777.
Randolph	32	Blown up in action with the British Ship Yarmouth, 64 guns, in 1778.
Washington	32	Destroyed in the Delaware by the British before getting to sea, in 1778.
Effingham	28	Do. do. do.
Raleigh	32	Captured by the British in 1778.
Virginia	28	Captured by the British in 1778, off the capes of the Delaware, before getting to sea.
Warren	32	Burned in the Penobscot River in 1779, to prevent falling into the enemy's hands.
Providence	28	Seized by the British at the capture of Charleston, S. C., in 1780.
Boston	24	Do. do. do.
Trumbull	28	Captured by the British ship Watt, in 1781.

Owing to the superiority of England on the sea, and the great difficulties with which Congress had to struggle during the war, it was impossible to give any great attention to our naval armament; but, notwithstanding this, the waters swarmed with American privateers, and many hundreds of British merchantmen were captured. Probably the most daring naval exploit during the war was fought off the coast of Scotland, September 23, 1779, between the Bon Homme Richard, of 40 guns, Paul Jones, commander, and the Serapis, a British frigate of 44 guns, Captain Pearson, The Serapis surrendered, with a loss of 150. Jones lost 300 in killed and wounded, and while his ship was sinking transferred his crew to the Serapis.

The navy was disbanded at the close of the war, the few remaining vessels were sold

In addition to the "thirteen" vessels above named, about ten other vessels, ranging from 24 guns down to 10, were purchased and fitted out as cruisers while the others were building.

1799—The Frigate Constitution captured the French Frigate L'Insurgente.
1803—The Frigate Philadelphia captured by the Tripolitans.
1804—Commodore Decatur destroyed the Frigate Philadelphia.

PRINCIPAL NAVAL BATTLES OF THE CIVIL WAR.

1862, Feb. 6—Fort Henry, Tenn., captured by Commodore Foote.
Feb. 8—Roanoke Island, N. C., captured by Commodore Goldsborough and Gen. Burnside.
Feb. 16—Fort Donelson, Tenn., combined forces of Gen. Grant and Commodore Foote.
Mar. 8—Confederate Ram Merrimac "sinks" U. S. Frigates Cumberland and Congress, Hampton Roads, Va.
Mar. 9—Federal Monitor disables the Merrimac.
April 6—Pittsburgh Landing.
April 8—Capture of Island No. 10.
April 11—Fort Pulaski, Ga., captured by land and naval forces.
April 24—Forts Jackson, St. Phillip and New Orleans.
May 13—Natchez, Miss., captured by Admiral Farragut.
July 1—Malvern Hill.
1863, Jan. 11—Fort Hindman, Ark., Admiral Porter.
Jan. 11—U. S. Steamer Hatteras sunk by Confederate Alabama.
Jan. 17—Monitor Weehawken captures Confederate Ram Atlanta.
May 18—Vicksburg, Miss., Admiral Porter.
July 8—Port Hudson, Miss., captured.
July 8—Natchez, Miss.
1864, June 19—U. S. Steamer Kearsage "sinks the Alabama" off Cherbourg, France.
Aug. 5—Mobile, Ala., Admiral Farragut.
1865, Jan. 15—Fort Fisher, N. C., captured by Gen. Terry and Commodore Porter.

During the Civil War the Federal Navy was increased in two years to over 400 vessels, the greater part of which were used in blockading Southern ports; notwithstanding their vigilance and effectiveness, many Confederate cruisers managed to escape the blockade and destroy the Northern merchant vessels.

At the present time (1880) not one-half the vessels belonging to the navy are in active service; the greater portion of those in commission are employed in what is called squadron service. There are seven squadrons, viz., the European, the Asiatic, the North Atlantic, the South Atlantic, the North Pacific, the South Pacific and the Gulf Squadrons. These squadrons are under command of a high naval officer of the rank of commodore or rear admiral, whose ship is called the flag-ship of the squadron.

FEDERAL VESSELS CAPTURED OR DESTROYED BY CONFEDERATE "CRUISERS."

Ships	80
Brigs	46
Barks	84
Schooners	67
Steamboats	4
Gunboats	2
Cutter	1
Tug	1

NAVAL BATTLES, WAR OF 1812.

Dates.	Where Fought.	Am. Vessels and Commanders.	Br. Vessels and Commanders.
1812, Aug. 13	Off Newfoundland	Frig. Essex, Porter*	Sloop Alert, Laugharne.
Aug. 19	Off Massachusetts	Frig. Constitution, Hull*	Frig. Guerriere, Dacres.
Oct. 18	Off North Carolina	Sloop Wasp, Jones*†	Frig. Frolic, Whinyates.†
Oct. 25	Near Canary Islands	Frig. United States. Decatur*	Frig. Macedonian, Carden.
Dec 29	Off San Salvador	Frig. Constitution, Bainbridge*	Frig. Java, Lambert.
1813, Feb 24	Off Demerara	Sloop Hornet, Lawrence*	Brig Peacock, Peake.
June 1	Massachusetts Bay	Frig. Chesapeake, Lawrence	Frig. Shannon, Broke*.
Aug. 14	British Channel	Brig. Argus, Allen	Sloop Pelican, Maples*.
Sept. 5	Off Coast of Maine	Brig. Enterprise, Burrows*	Brig Boxer, Blythe.
Sept. 10	Lake Erie	9 vessels 54 guns, Perry*	6 vessels 63 guns, Barclay.
Oct. 5	Lake Ontario	Commodore Chancey captures British Flotilla.	
1814, Mar. 28	Harbor of Valparaiso	Frig. Essex, Porter	Brig Phœbe Hillyar*. Sloop Cherub, Tucker.
Apr. 20		Sloop Frolic	Brig. Orpheus.
Apr. 29	Off Coast of Florida	Sloop Peacock, Warrington*	Brig Epervier, Wales.
June 28	Near British Channel	Sloop Wasp, Blakely*	Sloop Reindeer, Manners.
	Stonington, Ct.	British fleet attack the town; are repulsed.	
Sept. 1	Near Africa	Sloop Wasp, Blakely*	Sloop Avon, Arbuthnot.
Sept. 11	Lake Champlain	14 vessels 86 guns, McDonough*	17 vessels 95 guns, Downie.
Sept. 15	Mobile Bay	Fort Boyer, Maj. Lawrence*	4 ships, 90 guns, Col. Nichols.
Dec. 9	Lake Borgue	66 gunboats, Jones	40 barges, Lockyer*.
1815, Jan. 15	Off New Jersey	Frig. President, Decatur	Squadron, Hayes*.
Feb. 20	Off Island of Madeira	Frig Constitution, Stewart*	Ship Cyane, Falcon. Ship Levant, Douglas.
Mar. 23	Off Brazil	Sloop Hornet, Biddle*	Brig Penguin, Dickenson.

* Indicates the victorious party.
† Afterwards captured, with her prize, by the Poictiers, a British 74.

VESSELS CAPTURED OR DESTROYED FOR VIOLATION OF THE BLOCKADE, OR IN BATTLE, FROM MAY, 1861, TO MAY, 1865.

Schooners	735
Sloops	155
Steamers	262
Barks	27
Brigs	30
Ships	13
Ironclads and Rams	16
Brigantines	2
Gunboats	3
Propellers	4
Pilot Boats	2
Boats	8
Yachts	2
Tugs	3
Barkatine	1
Pungy	1
Miscellaneous	86

The British vessels captured during the war of 1812 were 1,750, the American 1,683.

The only naval engagements of importance during the war with Mexico was the bombardment of Vera Cruz, Commodore Connor, which lasted four days, and the city compelled to surrender, and the bombardment of Monterey by Commodore Sloat, July 6, 1846, and the capture of Monterey on the California coast, by Commodore Sloat.

Oct. 25, 1846—Tobacco captured and Mexican vessels in port destroyed.

LEADING IMPORTS.	Year Ending June 30,			EXPORTS.	Year Ending June 30,		
Values of Leading Articles Only.	1877.	1878.	1879.	Value of Leading Articles.	1877.	1878.	1879.
Breadstuffs and farinaceous food	$8,241,385	$8,514,005	$10,614,173	Breadstuffs, wheat, etc	$117,806,476	$181,774,507	$210,355,528
Coin and bullion, gold and silver	40,774,414	29,821,314	20,296,000	Coal	2,916,112	2,359,467	2,319,398
Coffee	53,634,991	51,914,605	47,356,819	Coin and bullion	43,135,738	27,054,985	17,555,035
Cotton manufactures	18,923,514	19,081,037	19,928,310	Cotton	171,718,308	180,031,484	162,304,250
Iron, bar	1,515,691	1,541,115	1,224,035	Cotton manufactures	10,235,843	11,435,628	10,853,950
Iron, pig	1,556,415	1,250,057	1,924,128	Hides and skins other than furs	2,480,427	1,286,840	1,171,523
Leather, tanned, all kinds	4,589,713	3,784,729	3,667,564	Iron, other manufactures	7,561,934	9,882,707	9,142,412
Molasses	7,808,257	6,764,119	7,188,388	Lead and manufactures of	49,835	314,899	280,771
Sugar, unrefined	81,187,504	69,642,368	67,820,101	Leather, tanned, of all kinds	8,167,301	8,077,659	7,769,069
Tea	16,181,467	15,660,168	14,577,618	Molasses	594,547	305,747	919,173
Tin plates	9,759,327	9,929,491	10,147,460	Oils, mineral, refined or manufact'd.	58,032,709	43,880,956	38,124,836
Wine, in casks	1,889,871	1,838,891	2,054,700	Provisions	114,991,759	123,459,986	117,857,425
Wood, and manufactures of	4,245,306	4,307,660	3,307,660	Steel and manufactures of	6,378,490	3,485,579	3,485,579
Wool, unmanufactured	7,156,944	8,247,617	5,034,555	Sugar, refined	4,586,698	4,508,148	6,164,024
Wool, manufactures of	25,698,300	25,230,134	25,230,154	Tobacco and manufactures of	32,020,214	28,484,182	28,215,240
Total value of merchandise	451,323,126	437,051,532	445,777,775	Wood and manufactures of	18,444,037	16,776,381	16,276,411
Entered for immediate consumption	361,564,569	342,164,541	351,839,167	Wheat	47,135,562	96,872,016	130,701,079
Entered for warehouse	123,314,677	116,924,696	105,433,771	Shipped in American vessels	156,030,514	159,772,720	122,589,538
Entered for interior ports	7,218,344	7,783,609	8,800,837	Shipped in foreign vessels	515,104,208	557,743,327	588,773,718
Brought in cars & other land vehicl's	10,697,640	12,965,999	11,983,823	Total amt. merchandise (mixd val'es)	632,980,854	695,749,930	699,538,742
Brought in American vessels	151,834,067	146,499,282	743,590,353	Gold value of merchandise	589,670,224	680,709,268	698,340,790
Brought in Foreign vessels	329,505,833	307,407,565	310,499,599	Foreign Goods & Specie Re-expo'd.	.....	.....	.....
.....	.....	.....	.....	Gold value of merchandise	12,804,996	14,156,498	12,098,651
.....	.....	.....	.....	Coin and bullion	13,027,499	6,678,240	7,442,406
.....	.....	.....	.....	Shipped in American vessels	8,795,700	6,778,904	5,835,801
.....	.....	.....	.....	Shipped in foreign vessels	15,250,495	11,840,237	11,995,915

The Balance of Trade as it appears in account from total values of Imports of Merchandise and Specie, and Exports of Manufacturers of Produce, same years, to June 30, 1878 and 1879.

Countries.	1878.		Balance of Trade.		1879.		Balance of Trade.	
	Imports.	Exports	For U. S.	Ag'n't U. S.	mports.	Exports.	For U. S.	Ag'n't U. S.
Argentine Republic	$4,949,367	$2,013,587	.....	$2,935,780	$3,519,105	$2,128,012	.....	$1,391,093
Austria	272,250	2,827,581	2,555,331	.....	315,813	2,641,707	$23,325,884	.....
Belgium	3,982,842	22,388,075	18,405,233	.....	4,209,232	28,522,401	24,313,169	.....
Brazil	42,972,036	8,610,646	.....	34,361,390	39,385,638	8,194,370	.....	31,191,268
Central Am. States	3,070,389	1,479,788	.....	1,590,601	2,497,134	1,483,389	.....	1,013,745
Chili	670,465	1,977,450	1,306,964	.....	642,715	1,256,023	613,308	.....
China	15,895,379	11,460,698	.....	4,434,681	16,565,979	4,661,957	.....	11,904,022
Denmark, Danish West Indies	821,820	4,041,184	3,294,019	73,715	863,856	3,194,578	2,263,346	.....
France	105,884	56,101,999	55,996,115	.....	52,174,145	89,924,717	67,376	.....
Fr. W. Ind. and Poss'ns	47,026,295	2,504,103	.....	44,522,192	2,634,090	1,566,152	37,750,672	1,067,938
Germany	253,195	54,111,249	53,856,054	.....	35,565,217	57,412,277	21,847,000	.....
England	34,808,253	307,319,235	202,510,982	.....	101,142,121	298,015,471	196,873,350	.....
Scotland	109,621,257	24,721,880	.....	84,899,377	8,736,538	22,767,062	14,030,524	.....
Ireland	8,452,849	61,201,791	52,748,942	.....	2,093,107	42,231,113	40,138,006	.....
Gibralter	1,768,579	2,641,916	873,337	.....	11,228	1,298,300	1,287,072	.....
N. Scotia, N. Brk., etc	8,500	6,269,916	6,261,416	.....	3,923,969	4,685,050	761,081	.....
Quebec, Ontario, etc	3,545,075	27,049,737	23,504,662	.....	21,619,714	24,768,418	3,148,704	.....
British Columbia	22,091,003	1,294,237	.....	20,796,766	1,919,478	1,375,529	.....	543,949
Newf'l'd and Lab'dor	2,020,787	1,126,604	.....	894,183	413,783	1,239,317	825,534	.....
Brit. W. Ind. and Hond's	314,320	7,399,554	7,085,234	.....	4,007,341	7,077,927	3,070,586	.....
British Guiana	5,832,826	1,924,922	.....	3,907,904	574,125	1,786,181	1,212,056	.....
British East Indies	2,141,285	939,348	.....	1,201,937	12,225,770	1,142,436	.....	11,083,334
Hong Kong	12,081,595	8,591,158	.....	3,490,437	1,653,350	8,711,604	7,058,254	.....
Brit. Poss'ns Africa, etc	2,232,663	2,047,209	.....	165,454	864,796	2,227,530	1,362,734	.....
Brit. Poss'ns Australasia	1,317,695	6,479,193	5,161,498	.....	792,550	7,171,815	6,379,265	.....
Other Brit. Poss'ns	1,185,905	212,525	.....	973,380	6,334	137,286	130,952	.....
Greece	30,860	4,888,104	4,857,244	.....	409,328	285,019	.....	124,309
Hawaiian Islands	276,445	1,783,696	1,507,251	.....	3,264,564	2,509,898	.....	754,666
Hayti	2,688,430	4,173,036	1,484,606	.....	3,577,824	3,262,642	773,906	315,182
Italy	3,599,771	8,736,719	5,136,943	.....	7,884,327	8,658,233	.....	7,217,960
Japan	6,711,006	2,770,272	.....	3,940,734	9,894,884	2,676,924	.....	.....
Liberia	7,541,625	104,192	.....	7,437,433	63,360	130,929	67,569	7,286,535
Mexico	80,153	5,843,609	5,763,456	.....	14,047,819	6,761,284	.....	.....
Netherlands	13,645,648	13,174,079	.....	471,560	3,680,932	14,164,159	10,483,227	101,203
Dutch W. I. and Guiana	2,774,934	685,789	.....	2,089,145	920,796	810,593	.....	3,957,621
Dutch East Indies	659,547	1,456,362	796 815	.....	5,435,331	1,477,510	.....	1,065,195
Peru	4,568,515	980,641	.....	3,587,874	2,370,557	1,305,362	.....	.....
Portugal	2,078,296	3,879,890	1,801,594	.....	454,385	4,927,161	4,472,776	.....
Azores, Madeira, C. V. Is	429,447	645,108	215,661	.....	102,042	592,801	490,759	.....
Russia, Baltic and W. Seas	73,076	11,002,472	10,929,396	.....	350,632	15,959,701	15,509,069	.....
Asiatic Russia	599,931	97,777	.....	502,154	312,118	765,762	453,644	.....
San Domingo	753	634,396	.....	633,643	657,509	803,315	147,806	.....
Spain	70,636	8,200,840	8,130,204	.....	3,334,241	12,527,329	9,193,088	.....
Cuba	575,153	11,365,013	10,789,860	.....	64,202,441	13,185,893	.....	51,016,548
Porto Rico	3,265,646	1,504,931	.....	760,715	4,809,241	1,883,026	.....	2,926,215
Spanish Poss'ns Africa	58,885,162	155,194	.....	58,729,968	218,602	314,505	95,903	.....
Other Spanish Poss'ns	5,047,049	69,913	.....	4,977,136	5,534,367	189	.....	5,534,178
Sweden and Norway	202,736	2,792,228	2,589,492	.....	213,924	2,147,252	1,933,328	.....
Turkey in Europe	7,890,928	384,919	.....	7,506,009	.....	3,989,230	3,989,230	.....
Turkey in Asia	137,756	632,180	494,424	.....	543,330	364,902	.....	178,428
Turkey in Africa	2,891	305,962	303,071	.....	113,316	365,170	251,854	.....
United St. Colombia	428,096	4,559,226	4,131,130	.....	7,187,113	5,771,454	.....	1,415,659
Uruguay	127,104	1,061,417	934,313	.....	1,780,140	939,362	.....	840,778
Venezuela	6,504,999	2,999,025	.....	3,505,974	5,249,717	2,052,435	.....	3,197,282
Other Ports in S. America	2,443,428	55,297	.....	2,388,131	.....	92,747	92,747	.....
Other Atlantic Ports	7,444,431	10,437	.....	7,433,994	33,889	.....	.....	33,889
Other African Ports	15,614	1,026,348	1,010,754	.....	716,403	1,077,022	360,619	.....
Other Islands and Ports	625,091	30,452	.....	589,639	66,042	135,536	69,494	.....

HISTORY OF THE SEVERAL STATES AND TERRITORIES.

Showing Population of 1870 and 1880; When Admitted to the Union, Public Debt, Area, Where and By Whom First Settled, National Electoral Vote, Salaries, Term of Office of Governor and Members of Legislature, Number of Senators and Representatives comprising the Legislature, Miles of R. R. in operation January 1, 1880.

Admitted to the Union.	States and Territories.	Capitals.	Electoral Vote.	Area in Square Miles.	Population, 1880.	Population, 1870. ***	Public Debt.		First Settled at	By Whom.	When.	State Government. Governor. Salary.	Governor. Term, yrs.	Legislature. No. Sen	Legislature. Term, yrs.	Legislature. No. As'bly	Legislature. Term, yrs.	Limit of Session in days.	Miles of R. R. in operation, 1880.
1820	Maine	Augusta	7	31,766	648,945	626,915	$5,848,900		Bristol	French.	1625	$1,500	1	31	1	151	1	none†	1,009
*1788	N. Hampshire	Concord	5	9,280	347,784	318,300	3,573,550		Little Harbor	English	1623	1,000	2	24	2	280	2	none‡	1,019
1791	Vermont	Montpelier	5	9,056	332,286	330,551	59,116	1	Fort Dummer	English	1724	1,000	2	30	2	232	2	none‡	873
*1788	Massachusetts	Boston	13	7,800	1,783,085	1,457,351	33,020,464		Plymouth	English	1620	5,000	1	40	1	240	1	none†	1,870
*1790	Rhode Island	Prov. & N'port	4	1,306	276,528	217,353	2,534,500	2	Providence	English	1636	4,000	1	37	1	72	1	none†	210
*1788	Connecticut	Hartford	6	4,674	622,683	537,434	4,967,600		Windsor	English	1633	2,000	2	21	2	245	1	none†	922
*1788	New York	Albany	35	50,519	5,083,173	4,382,759	9,111,054	3	New York	Dutch	1614	10,000	3	32	2	128	1	none†	6,008
*1787	New Jersey	Trenton	9	8,320	1,130,892	900,096	2,096,000	4	Elizabeth	Dutch	1664	5,000	3	21	3	60	1	none†	1,663
*1787	Pennsylvania	Harrisburg	29	46,000	4,282,738	3,521,951	22,190,088		Philadelphia	English	1682	10,000	3	50	4	201	2	none†	6,068
*1787	Delaware	Dover	3	2,120	‖146,654	125,015	974,000	5	Wilmington	Swedes.	1638	2,000	4	9	4	21	2	none‡	280
*1788	Maryland	Annapolis	8	11,124	935,139	780,894	6,037,088		St. Mary	English	1634	4,500	4	26	4	84	2	90‡	§966
*1788	Virginia	Richmond	11	38,352	1,512,203	1,225,163	See Note	6	Jamestown	English	1607	5,000	4	40	4	99	2	90‡	1,672
*1789	N. Carolina	Raleigh	10	50,704	1,400,000	1,071,361	26,850,227	7	Chowan River	English	1650	3,000	4	50	2	120	2	60‡	1,446
*1788	S. Carolina	Columbia	7	30,213	995,706	653,410	6,146,595		Ashley River	English	1670	4,500	2	34	4	124	2	none†	1,425
*1788	Georgia	Atlanta	11	58,000	1,538,983	1,184,109	10,844,500		Savannah	English	1733	4,000	2	44	4	175	2	4‡	2,460
1845	Florida	Tallahassee	4	59,268	266,566	187,748	1,150,000	8	St. Augustine	Span'ds	1565	3,500	4		4	..	2	60‡	519
1819	Alabama	Montgomery	10	50,722	1,262,344	906,992	8,596,000		Mobile	French	1711	2,000	2	33	4	100	2	50‡	1,832
1817	Mississippi	Jackson	8	47,156	1,131,809	827,922	752,150		Natchez	French	1716	4,000	4	37	4	120	2	none‡	1,140
1812	Louisiana	Baton Rouge	8	41,255	940,263	726,915	12,136,166		Iberville	French	1690	4,000	4	36	4	99	4	90‡	544
1845	Texas	Austin	8	237,504	1,597,509	808,579	3,581,663		San Antonio	Span'ds	1692	4,000	2	31	4	93	2	60‡	2,591
1836	Arkansas	Little Rock	6	52,198	802,564	481,471	4,736,500		Arkansas Post	French	1685	3,500	2	31	4	93	2	60‡	868
1796	Tennessee	Nashville	12	45,600	1,542,463	1,258,520	20,057,150		Fort London	English	1757	4,000	2	25	2	75	2	75‡	1,701
1792	Kentucky	Frankfort	12	37,680	1,648,599	1,321,011	1,850,008		Boonesboro	English	1775	5,000	4	38	4	100	2	60‡	1,595
1863	West Virginia	Wheeling	5	23,000	618,193	442,014	See Note	9	Wheeling	English	1774	2,700	4	24	4	65	2	45‡	694
1803	Ohio	Columbus	22	39,964	3,197,794	2,665,260	6,477,840		Marietta	English	1788	4,000	2	36	2	120	2	none‡	5,521
1837	Michigan	Lansing	11	56,243	1,634,096	1,184,059	890,000	10	Detroit	French	1670	1,000	2	32	2	100	2	no c‡	3,673
1816	Indiana	Indianapolis	15	33,809	1,978,358	1,680,637	1,093,395	11	Vincennes	French	1730	6,000	4	50	4	100	2	60‡	4,336
1818	Illinois	Springfield	21	55,409	3,078,636	2,536,891	282,700	12	Kaskaskia	French	1682	6,000	4	51	4	153	2	none‡	7,678
1848	Wisconsin	Madison	10	53,924	1,315,386	1,054,670	2,252,057		Green Bay	French	1669	5,000	2	33	2	100	1	none†	2,896
1858	Minnesota	St. Paul	5	81,259	780,807	438,706	430,000	13	St. Paul	Amer.	1846	3,000	2	41	2	106	1	60†	3,008
1846	Iowa	Des Moines	11	55,045	1,624,463	1,194,020	545,435		Burlington	English	1833	3,000	2	50	4	107	2	none‡	4,779
1821	Missouri	Jefferson City	15	67,380	2,169,091	1,721,265	17,608,000	14	St. Louis	French.	1764	5,000	4	34	4	163	2	70‡	3,740
1861	Kansas	Topeka	5	78,418	995,335	364,399	1,181,975	15		Amer.	---	3,000	2	40	4	129	2	50‡	3,103
1867	Nebraska	Lincoln	3	75,995	452,542	122,015	499,267			Amer.	----	2,500	2	30	2	84	2	40‡	1,634
1876	Colorado	Denver	3	104,500	194,469	39,864	125,000			Amer.	----	3,000	2	26	4	49	2	40‡	1,268
1864	Nevada	Carson City	3	112,090	62,265	42,491	436,400		Genoa	Amer.	1850	6,000	4	25	4	50	2	60‡	720
1850	California	Sacramento	6	155,500	864,686	560,247	3,200,000	16	San Diego	Span'ds	1769	6,000	4	40	4	80	2	60‡	2,209
1859	Oregon	Salem	3	95,274	174,767	99,923	588,843		Astoria	Amer.	1811	1,500	4	30	4	60	2	40‡	295
Organized.																			
1863	Arizona	Tucson	..	113,916	40,441	9,626				Span'ds	1500	2,600	4		2	.	2	40‡	183
1861	Dakota	Yankton	..	150,932	134,500	14,181				Amer.	1859	2,600	4	13	2	26	2	40‡	400
1863	Idaho	Boise City	..	86,294	32,641	14,999				Amer.	1842	2,600	4	13	2	26	2	40‡	220
1864	Montana	Helena	..	143,776	39,157	20,595				Amer.	1852	2,600	4	13	2	26	2	40‡	10
1850	New Mexico	Santa Fe	..	121,201	118,430	90,565				Span'ds	1537	2,600	4	13	2	26	2	40‡	118
1850	Utah	Salt Lake City	..	84,476	143,907	86,780				Amer.	1847	2,600	4	13	2	27	2	40†	593
1853	Washington	Olympia	..	69,994	75,120	22,626				Amer.	1845	2,600	4	9	2	30	2	40‡	212
1868	Wyoming	Cheyenne	..	97,883	20,788	9,752				Amer.	1867	2,600	4	13	2	26	2	40‡	472
1790-91	Dis. Col.**		..	64	177,083	131,700	21,688,323			English									s'eMd
1834	Indian Ter**		..	68,991		8,785													275
1868	Alaska **	Sitka	..	577,390		661													

*Original thirteen States, and date of ratification of the Constitution. ‖Official. †The Legislature meets annually. ‡The Legislature meets biennially. §Includes the District of Columbia. **No Territorial Government. ***This does not include 383,712 Indians, estimated.

1. Cash on hand, $79,203; surplus, $20,087. 2. Sinking Fund, $596,190; net debt, $1,938,310. 3. Canal Sinking Fund, $1,451,628; net debt, $7,659,426. 4. Sinking Fund, $1,379,797; net debt, $716,503. 5. The State holds railroad mortgages, etc., in excess of this debt, $165,799. 6. Owing to refunding and chaotic condition of finances, the exact indebtedness cannot be given. About $30,000,000 worth of bonds are issued, of which West Virginia is charged with $15,239,370, as her portion of the State debt at the time of separation. 7. An act of the legislature providing for a compromise of the State debt was passed March 4, 1879. 8. $435,000 worth of bonds are held by the State Educational Fund. 9. No State debt except her portion of the old Virginia debt, which has never been adjusted. 10. The Sinking Fund is now more than sufficient to extinguish the entire debt. 11. In addition to this, the State is indebted to the School Fund $3,904,783, for which negotiable bonds have been issued. 12. Was paid January 1, 1881. 13. The whole amount is held by the Educational Trust Funds. 14. $2,900,000 of this belong to the State's permanent School Fund. 15. Of this the permanent School Fund holds $607,925, the Sinking Fund holds $94,275, the State University, $9,800, the Normal School, $1,600. 16. Against this the State owns $2,700,000 in School Funds, and has $1,000,000 on hand, leaving a surplus of $500,000.

THE PRINCIPAL COUNTRIES OF THE WORLD.

Showing their Population, Area, Religion, Government, Capital, Debt, Standing Army, Navy, Miles of Railroad, and Trade with the United States.

Country.	Population.	Area in English Square Miles.	Population to Square Mile.	Standing Army Peace-Footing.	Navy, No. of Vessels.	Miles of Railroad.	National Debt.	Capital.	Prevailing Religion.	Government.	U. S. Commerce with Foreign Countries 1879. Imports.	Exports.
Chinese Empire	433,000,000	3,924,627	110	270,000	38	10	Unknown	Pekin	Buddhic	Monarchy	16,565,979	4,661,957
British Empire	237,391,788	7,788,347	30	286,450	531	26,988	3,888,907,980	London	Protestant	Monarchy	See note	See note
Russian Empire	86,952,347	8,404,767	10	768,427	223	12,945	2,840,597,635	St. Petersburg	Greek Church	Monarchy	662,750	16,725,463
United States	50,152,559	3,026,504	10	25,000	146	81,955	1,942,172,295	Washington	Protestant	Republic		
German Empire	42,727,260	208,744	201	419,738	74	19,020	3,000,000,000	Berlin	Protestant	Empire*	35,565,217	57,412,277
Austria-Hungary	37,700,000	240,940	158	292,166	43	11,168	1,625,096,042	Vienna	Catholic	Monarchy	315,813	2,641,707
France	36,905,738	204,096	182	502,697	492	14,100	3,513,724,650	Paris	Catholic	Republic	55,095,708	92,558,736
Japan	33,200,000	156,604	214	78,512	17	67	145,000,000	Tokio	Buddhic	Monarchy	9,894,884	2,676,924
Great Britain & Ireland	34,160,000	121,230	268	135 452	222	17,092	3,888,907,980	London	Protestant	Monarchy	111,971,760	363,013,646
Turkey	31,669,147	860,562	17	459,360	170	1,200	1,212,772,200	Constantinople	Mahomedan	Monarchy	656,646	4,719,302
Italy	27,769,475	114,406	243	199,557	81	5,000	1,977,117,845	Rome	Catholic	Monarchy	7,884,327	8,658,233
Spain	16,835,566	195,775	92	151,668	138	4,112	2,401,612,001	Madrid	Catholic	Monarchy	78,098,892	27,910,942
Brazil	9.930,478	3,288,110	3	16,055	63	1,364	368,351,139	Rio de Janerio	Catholic	Monarchy	39,385,638	25,522,401
Mexico	9,276,079	761,640	12	21,136	4	403	395,000,000	Mexico	Catholic	Republic	14,047,819	6,761,284
Persia	6,500,000	648,000	10	30,000	none	none	No debt	Teheran	Mahomedan	Monarchy	none	none
Morocco	600,000	260,000	25	20,000	none	none	3,000,000	Morocco, Fez-Mequinez	Mahomedan	Monarchy	none	none
Siam	5,700,000	310,000	25	none	none	none	No debt	Bangkok	Buddhic	Monarchy	none	none
Roumania	5,376,000	49,262	105	18,000	9	791	90,000,000	Bucharest	Greek Church	Monarchy	none	none
Belgium	5,336,185	11.373	469	46,383	10	2,300	232,684,553	Brussels	Catholic	Monarchy	4,209,232	28,522,401
Egypt	5,250,000	212,000	24	14,000	14	1,163	450,000,000	Cairo	Mahomedan	——‡	See	Turkey.
Portugal	4.441,037	35,812	121	62,920	34	709	428,977,613	Lisbon	Catholic	Monarchy	454,385	4,927,161
Norway & Sweden	4,429,713	170,980	25	36,495	42	3,051	39,241,142	Stockholm	Protestant	Confederation	213,924	2,147,252
Canada	3,602,321	3,483,952	1	3,000	7	4,929	112,248,378	Ottawa	Protestant	Colony	27,856,914	32,048,314
Holland or Netherlands	3,579,529	12,680	282	61,803	105	1,262	391,242,322	Amsterdam	Protestant	Monarchy	10,037,059	16,461,262
Abyssinia	3,000,000	158,000						Magdala	Coptic Chris'ns.	Monarchy		
Columbia	2,951,211	432.400	6	2,600	none	42	15,390,304	Bogota	Catholic	Republic	7,187,113	5,771,454
Madagascar	2,900,000	228,570	10					Antaunanasioo		Monarchy	none	none
Switzerland	2,776,035	15,991	181	106,102	none	1,500	6,225,000	Berne	Protestant	Republic		
Peru	2,699,945	502,760	5	13,200	18	744	213,482,680	Lima	Catholic	Republic	2,370,557	1,305,362
Chili	2,375,971	130,977	16	3,500	12	977	60,741,469	Santiago	Catholic	Republic	642,715	1,256,023
Denmark	1,912,142	14.553	131	35.703	33	819	52.000,000	Copenhagen	Protestant	Monarchy	863,856	3,194,578
Norway	1,806,900	122,280	14	18,000	32	510	13,526,128	Christiana	Protestant	Confederation	See N'w'y	& Sweden.
Venezuela	1,784,197	368,235	5	5,494	none	39	62,659,687	Caraccas	Catholic	Republic	5,249,717	2,052,435
Bolivia	1,742,352	500,870	4	4,025	37	none	17,500,000	Chuquisaca	Catholic	Republic		
Argentine Republic	1,715,681	871,000	2	8,283	28	1,466	68,416,043	Buenos Ayres	Catholic	Republic	3,519,105	2,128,012
Servia	1,720,270	18,787	87	14,150	none		5,000,000	Belgrade	Catholic	Monarchy	none	none
Greece	1,457,894	19,941	73	12,397	21	7	98,012,000	Athens	Greek Church	Monarchy	409,328	285,019
Gautemala	1,190,754	40,778	29	3,200	none	none	3,877,384	Gautemala	Catholic	Republic	See note	See note
Ecuador	1,100,000	218,984	3	1,200	3	75	17,500,000	Quito	Catholic	Republic	See note	See note
Hayti	1,000,000	29,000	20	6,828	2	none	548,022	Port au Prince	Catholic	Republic	3,577,824	3,262,642
Liberia	1,000,000	25,000	25					Monrovia	Protestant	Republic	63,360	130,929
San Salvador	600,000	9,500	75	1,000	none	none	5,000,000	San Salvador	Catholic	Republic	See note	See note
Uruguay	455,000	70,000	6	4,060	3	340	43,615,000	Montevidio	Catholic	Republic	1,780,140	939,362
Nicaragua	300,000	49,000	5	6,000	none	none	9,000,000	Nicaragua	Catholic	Republic	See note	See note
Paraguay	221,000	57,223	4	2,000	none	47	12,098,417	Asuncion	Catholic	Republic	See note	See note
Honduras	351,700	47,092	7	1,500	none	56	37,000,000	Comeazagua	Catholic	Republic	See note	See note
Costa Rica	185,000	21,495	8	900	none	29	12,000,000	San Jose	Catholic	Republic	See note	See note
San Domingo	150.000	20,000	8	4,000	5	none	3,780,000	San Domingo	St. Catholic	Republic	657,509	803,315
Hawaii	60,000	7,000	8	none	none	none	450,000	Honolulu	Protestant	Monarchy	3,264,564	2,509,898

Note.—Trade with the British Possessions, Great Britain and Ireland excluded, was—Imports, 20,128,494; Exports, 29,373,079. With South American Ports not given above—Exports, 92,747. With the Central American States—consisting of San Salvador, Nicaragua, Honduras, Gautemala, and Costa Rica—Imports, 2,497,134; Exports, 1,483,389. * The Empire forms a Customs League named "Zollverein." † The greater part of this trade is with Cuba. ‡ A Province of Turkey, yet practically independent.

THE COMMERCE OF THE WORLD.

The following table shows a comparison of the Commerce, Population, Annual Imports and Exports of the several geographical divisions of the world for 1876—the latest published statistics.

	Population.	Commerce.	Imports.	Exports.
Europe	289,000,000	$9,976,000,000	$5,650,400,000	$4,336,200,000
America	84,840,000	2,140,000,000	972,800,000	1,167,200,000
Asia	806,700,000	1,131,000,000	489,000,000	641,600,000
Australasia	1,800,000	462,000,000	237,800,000	224,400,000
Africa	80,000,000	291,000,000	134,400,000	156,600,000
Total	1,262,340,000	$14,000,000,000	$7,474,400,000	$6,526,000,000

The following shows the variations in the total imports and exports of all the countries of the world from 1867 to 1876:

	Annual Imports.	Annual Exports.
1867-68	$5,828,600,000	$5,225,000,000
1869-70	6,081,400,000	5,503,600,000
1872-73	7,772,000,000	6,669,200,000
1874-75	7,251,400,000	6,448,400,000
1876	7,474,400,000	6,526,000.000

These figures carry with them their own importance.

FOREIGN EXCHANGE.

Estimate of the values in U. S. money of account of the STANDARD COINS of other Nations and proclaimed by the Secretary of the Treasury, Jan. 1, 1880.

COUNTRY.	MONETARY UNIT.	STANDARD.	Value in U. S. money.	STANDARD COIN.
Austria	Florin	Silver	$ .413	
Belgium	Franc	Gold and Silver	.193	5, 10 and 20 francs.
Bolivia	Boliviano	Silver	.836	Boliviano.
Brazil	Milreis of 1000 reis	Gold	.545	
British Possessions in N. A.	Dollar	Gold	1.00	
Central America	Peso	Silver	.836	Peso.
Chili	Peso	Gold	.912	Condor, doubloon & escudo.
Denmark	Crown	Gold	.268	10 and 20 crowns.
Ecuador	Peso	Silver	.836	Peso.
Egypt	Pound of 100 piasters	Gold	4.974	5, 10, 25 and 50 piasters.
France	Franc	Gold and Silver	.193	5, 10 and 20 francs.
Great Britain	Pound Sterling	Gold	4.866½	½ sovereign and sovereign.
Greece	Drachma	Gold and Silver	.193	5, 10, 20, 50 & 100 drachmas
German Empire	Mark	Gold	.238	5, 10 and 20 marks.
India	Rupee of 16 annas	Silver	.397	
Italy	Lira	Gold and Silver	.193	5, 10, 20, 50 and 100 lire.
Japan	Yen (Gold)	Gold and Silver	.997	1, 2, 5, 10 and 20 yen.
Liberia	Dollar	Gold	1.00	
Mexico	Dollar	Silver	.909	Peso or dollar, 5, 10, 25 and 50 centavo.
Netherlands	Florin	Gold and Silver	.402	
Norway	Crown	Gold	.268	10 and 20 crowns.
Peru	Sol	Silver	.836	Sol.
Portugal	Milreis of 1000 reis	Gold	1.08	2, 5 and 10 milreis.
Russia	Rouble of 100 copecks	Silver	.669	¼, ½ and 1 rouble.
Sandwich Islands	Dollar	Gold	1.00	
Spain	Peseta of 100 centimes	Gold and Silver	.193	5, 10, 20, 50 and 100 pesetas.
Sweden	Crown	Gold	.268	10 and 20 crowns.
Switzerland	Franc	Gold and Silver	.193	5, 10 and 20 francs.
Tripoli	Mahbub of 20 piasters	Silver	.748	
Turkey	Piaster	Gold	.044	25, 50, 100, 250 and 500 piasters.
United States of Colombia	Peso	Silver	.836	Peso.

United States Navy.—Active Service.

LINE—AT SEA.	No.	Salary.
Admiral	1	$13,000
Vice Admiral	1	9,000
Rear Admirals	11	6,000
Commodores	25	5,000
Captains	50	4,500
Commanders	90	3,500
Lieut.-Commanders	80	2,800 to 3,000
Lieuts	280	2,400 to 2,600
Masters	100	1,800 to 2,000
Ensigns	100	1,200 to 1,400
Midshipmen	40	1,000
Cadet Midshipmen	334	500 to 950
Mates	42	900
STAFF.		
Medical Directors	15	$2,800 to 4,400
Pay Directors	13	2,800 to 4,200
Chief Engineers	70	2,800 to 4,200
Surgeons	50	2,800 to 4,200
Paymasters	50	2,800 to 4,200
Passed or Asst. Surgeons	100	1,900 to 2,200
Passed Asst. Paymasters	30	2,000 to 2,200
Asst. Paymasters	20	1,700 to 1,900
Passed Asst. Engineers	100	2,000 to 2,200
Asts. Engineers	100	1,700 to 1,900
Chaplains	24	2,500 to 2,800
Naval Constructors	11	*3,200 to *4,200
Asst. Constructors	5	*2,000 to *2,600
Profs. of Mathematics	12	2,400 to 3,500
Civil Engineers	9	2,400 to 3,500
Cadet Engineers	.....	500 to 1,000

Marine Corps.—Active Service.

	No.	Salary.
Colonel Commandant	1	$ 3,500
Colonel	1	3,500
Lieut.-Colonels	2	3,000
Major	1	2,500
Captains	18	1,800
1st Lieuts	30	1,500
2d Lieuts	20	1,400
STAFF.		
Majors	3	$ 2,500
Captains	2	2,000
RETIRED LIST.—NAVY.		
Brig'r-General		1
Lieut.-Colonel		1
Majors		3
Captains		4
1st Lieuts		2
2d Lieuts		3

Enlisted file of Marine Corps 1,500 men.

The enlisted persons in the United States Navy consist of 8,500 seamen, ordinary seamen, landsmen and boys.

* Shore duty.

Pay Table of the Leading Civil Officers of the United States.

President of the United States, per annum, $50,000.
Vice-President of the United States, per annum, $10,000.
Cabinet Ministers, per annum, $10,000.
Chief Justice Supreme Court, per annum, $10,500.
Justices of the Supreme Court, per annum, $10,000.
Senators and Representatives in Congress, with mileage, per annum, $5,000.
Speaker House of Representatives, with mileage, per annum, $10,000.
Secretary of the Senate, per annum, $5,000.
Clerk House of Representatives, per annum, $5,000.
Assistant Secretaries of Departments, per annum, $6,000.
Heads of Bureaus, per annum, $4,000 to $5,000.
Superintendent Coast Survey, per annum, $6,000.
Judges District of Columbia, per annum, $3,000.
Secretary Smithsonian Institution, per annum, $4,000.
Ministers Plenipotentiary to Great Britain, France, Germany and Russia, per annum, $17,500.
Ministers Plenipotentiary to Spain, Austria, China, Italy, Mexico, Brazil and Japan, per annum, $12,000.
Ministers Resident and Plenipotentiary to Chili, Peru, Uruguay, Guatemala, Costa Rica, Honduras, Nicaragua and San Salvador, per annum, $10,000.
Ministers Resident to Portugal, Belgium, Netherlands, Denmark, Sweden and Norway, Switzerland, Turkey, Hawaiian Islands, Hayti, Colombia, Venezuela, Ecuador, Argentine Republic, Paraguay, Bolivia and Greece, per annum, $7,500.
Interpreter and Secretary of Legation to China, per annum, $5,000.
Dragoman and Secretary of Legation to Turkey, per annum, $3,000.
Consul-General to Cairo, per annum, $4,000.
Consul-General to London, Paris, Havana and Rio Janeiro, per annum, $6,000.
Consul-General to Calcutta and Shanghai, per annum, $5,000.
Consul-General to Melbourne, per annum, $4,500.
Consul-General to Kanagawa, Montreal and Berlin, per annum, $4,000.
Consul-General to Vienna, Frankfort, Rome and Constantinople, per annum, $3,000.
Consul-General to Turkey and Egypt, per annum, $3,500.
Consul-General to St. Petersburg and Mexico, per annum, $2,000.
Consul-General to Liverpool, per annum, $6,000.
Secretaries of Legation, from $1,500 to $2,625.
Consuls, from $1,000 to $7,000.

The Postmasters, Collectors of the Revenue, Territorial Governors and Judges, and other officers employed throughout the country, are too numerous to be designated in this place.

Pay Roll United States Army.

LINE.	No.	Salary.
General	1	$13,500
Lieut.-General	1	11,000
Major-Generals	3	7,500
Brig'r-Generals	6	5,500
CAVALRY.		
Colonels	10	$ 3,500
Lieut.-Colonels	10	3,000
Majors	30	2,500
Captains	120	2,000
Adjutants	10	1,800
Reg. Qrs	10	1,800
1st. Lieuts	120	1,600
2d Lieuts	120	1,500
Chaplains	2	1,500
ARTILLERY.		
Colonels	5	$ 3,500
Lieut.-Colonels	5	3,000
Majors	15	2,500
Captains	60	2,000
Adjutants	5	1,800
Reg. Qrs	5	1,800
1st Lieuts	120	1,600
2d Lieuts	65	1,500
INFANTRY.		
Colonels	25	$ 3,500
Lieut.-Colonels	25	3,000
Majors	25	2,500
Captains	250	1,800
Adjutants	25	1,800
Reg. Qrs	25	1,800
1st Lieuts	250	1,500
2d Lieuts	250	1,400
Chaplains	2	1,500

STAFF.

Aides-de-Camps, 29; 6 of them the pay of a Colonel, A.-de-C. to General of the army; 2 of them the pay of a Lieut.-Colonel, A.-de-C. to Lieut.-General; 8 of them $200 in addition to pay in line, A.-de-C. to Major-Generals; 13 of them $150 in addition to pay in line, A.-de-C. to Brigadier Generals.

The Different Departments of the Army.

	No.	Salary.
Brig'r Generals	8	$ 5,500
Colonels	12	3,300
Lieut. Colonels	33	3,000
Majors	150	2,500
Captains	127	2,000
1st Lieuts,	70	1,600
ENGINEER CORPS.		
Brig'r-General	1	$ 5,500
Colonels	6	3,500
Lieut.-Colonels	12	3,000
Majors	24	2,500
Captains	30	1,800
SIGNAL OFFICE.		
Colonels	1	$ 3,500
Lieutenants	2	1,500
Post Chaplains	30	1,500
RETIRED LIST.—ARMY.		
Major Generals		5
Brig'r-Generals		18
Colonels		59
Lieut.-Colonels		34
Majors		50
Captains		131
1st. Lieuts		72
2d Lieuts		15
Chaplains		8
Professors		

PRINCIPAL CITIES OF THE UNITED STATES.

Showing Population of 1870 and 1880 and Municipal Debts, Jan. 1st, 1880.

Name.	Population. 1880.*	Population. 1870.	City Debt.† 1880.
Adrian, Mich....	11,000	8,438	
Akron, Ohio.....	20,000	10,006	16,000
Albany, N. Y....	90,713	69,422	3,613,000
Alexandria, Va..	15,500	13,570	1,135,050
Allegheny, Pa...	78,472	53,180	1,561,000
Allentown, Pa...	15,700	13,884	461,205
Alton, Ill.....	8,988	8,665	
Altoona, Pa.....	18,000	10,610	
Atlanta, Ga.....	45,000	21,789	2,208,500
Auburn, N. Y....	22,000	17,225	530,000
Augusta, Ga.. .	27,000	15,389	1,924,750
Aurora, Ill.	14,192	11,162	20,000
Austin, Texas....	11,000		
Appleton, Wis...	8,00[illegible]	3,487	
Atchison, Kan...	15,381		
Baltimore, Md. ..	332,190	267,354	11,009,199
Bangor, Me... .	20,000	18,289	2,661,000
Belleville, Ill.....	10,712	8,146	
Beloit, Wis.....	4,862		
Bethlehem, Pa....	12,000		
Biddeford, Me....	13,000	10,282	124,000
Bingh'mpt'n, N.Y	16 100	12,692	299,500
Bloomington, Ill..	17,700	14,590	122,900
Boston, Mass	362,535	250,526	26,425,008
Bridgeport, Conn.	23,000	19,876	540,384
Brooklyn, N.Y...	566,689	396,099	37,565,379
Buffalo, N.Y.....	155,137	117,714	7,482,133
Burlington, Iowa.	19,000	14,030	
Burlington, Vt...	17,000	14,387	439,900
Bay City, Mich...	19,500	13,690	404,280
Battle Cr'k, Mich.	7,575		
Cambridge, Mass.	51,593	39,634	4,782,700
Camden, N J.....	41,714	20,045	995,100
Canton, Ohio.....	13,200	9,10[illegible]	
Chicago, Ill.....	503,304	298,977	13,043,000
Charleston, S. C..	49,027	48,056	4,725,950
Charl'stown, Mass	35,000	28,323	
Chillicothe, Ohio.	10,075	8,920	
Chester, Pa.....	15,888	9,485	
			(about)
Cincinnati, Ohio .	255,708	216,239	24,500,000
Cleveland, Ohio..	100,142	92,829	8,165,900
Columbia, S.C....	11,000	9,298	
Columbus, Ohio..	51,644	31,274	1,200,000
Cohoes, N.Y.....	25,077	15,357	150,700
Concord, N.H....	13,841	12,241	180,500
Council Bluffs, Ia.	18,000	10,020	132,500
Covington, Ky...	30,000	24,505	1,024,800
Chelsea, Mass....	20,000	18,323	1,661,800
Chicopee, Mass..		10,335	104,050
Cairo, Ill	9,029	6,267	
Clinton, Iowa...	9,068	6,129	
Corning, N.Y....	8,000		
Columbia, Pa....	9,000		
Columbia, Mo....	7,800		
Chattano'ga, Tenn	13,580		
Circleville, Ohio..	6,000	5,000	
Clarksville, Tenn.	7,000		
Columbus, Miss..	6,000		
Columbus, Ga....	10,132		
Corry, Pa.....	8,000		
Cedar Rapids, Ia.	10,190	5,040	
Champaign, Ill...	5,314	4,625	
Carbondale, Pa...	10,000		
Cumberland, Md.	12,000		
Carlisle, Pa	8,000		
Carthage, Mo....	6,300		
Davenport, Iowa.	21,071	20,038	279,800
Dayton, Ohio	39,000	30,473	1,098,500
Des Moines, Iowa	22,600	12,035	582,000
Detroit, Mich.....	116,342	79 577	866,080
Dover, N.H.....	11,639	9,294	
Dubuque, Iowa...	22,270	18,434	802,638
Denver, Col.....	35,719	19,975	
Dennison, Texas.	7,500		
Danville, Va.....	7,458		
Danville, Pa.....	11,000		
Danville, Ill.....	7,735	4,751	
Danbury, Conn...	11,810	8,754	
Dallas, Tex	33,466		
Deadwood, D.T..	4,258		
Decatur, Ill.....	9,490	7,161	
East St. Louis, Ill.	9,307	5,644	
Evanston, Ill.....	4,800		

Name.	Population. 1880.*	Population. 1870.	City Debt. 1880.
E. Saginaw, Mich.	17,500	11,350	612,475
Elizabeth, N.J. ..	28,241	20,832	5,243,128
Elmira, N.Y.....	21,498	15,893	280,000
Erie, Pa	28,428	19,646	1,175,400
Evansville, Ind...	35,000	21,830	1,551,000
Eau Claire, Wis..	9,807	4,745	
Elgin, Ill.	8,709	5,441	
Easton, Pa..	15,000		228,000
Fall River, Mass..	47,833	26,766	1,461,860
Fond du Lac, Wis.	13,135	12,764	164,000
Fort Wayne, Ind..	26,048	17,718	586,000
Frederick, Md....	10,000	8,526	
Frankfort, Ky.....	6,000		16,000
Fitchburg, Mass..	12,289	11,260	748,000
Freeport, Ill.....	8,521	7,881	
Faribault, Minn ..	5,425	4,106	
Fremont, O.....	10,000		
Galesburg, Ill.....	12,001	10,158	63,740
Galveston, Tex ...	16,000	13,818	
Georgetown, D. C.	consol't'd.	11,384	
Gr'd Rapids, Mich	32,037	16,507	500,000
Gloucester, Mass.	16,754	15,389	63,740
Gloverville, N.Y..	8,000		
Green Bay, Wis..	7,479		
Greenwich, Conn.	8,000	7,600	
Galena, Ill.	7,823	7,019	
Geddes, N. Y.....	7,050	5,703	
Hamilton, Ohio...	14,325	11,081	
Hannibal, Mo	13,000	10,125	243,804
Harrisburg, Pa...	30,412	23,104	1,065,360
Hartford, Conn...	42,024	37,180	2,252,502
Haverhill, Mass..	15,500	13,092	358,000
Hoboken, N.J.....	30,000	20,197	
Houston, Texas ..	41,328	9,382	
Hudson, N.Y.....	9,623	8,615	
Holyoke, Mass....	20,000	10,733	922,000
Henderson, Ky....	9,000		
Huntsville, Ala...	7,000		
Honesdale. Pa ...	6,000		
Hornellsville, N.Y	7,500		
Hyde Park, Ill....	6,230		
Indianapolis, Ind..	75,031	48,244	1,914,000
Ithaca, N.Y.....	12,000		
Ironton, O.....	9,000		
Iowa City, Iowa ..	8,000	5,014	
Jackson, Tenn.....	9,000		
Jackson, Mich.....	16,121	11,447	183,000
Jackson, Miss.....	7,000		
Jacksonville, Ill...	11,009	9,203	
Jacksonville, Ala.	12,000		
Janesville, Wis ...	9 035	8,789	34,000
Jamestown, N.Y..	8,000		
Jersey City, N.J...	120,728	82,546	15,358,435
Jefferson City, Mo.	8,000		
Jeffersonville, Ind.	10,000		
Joliet, Ill.....	11,000		
Johnstown, Pa....	16,000		
Keene, N.H.....	6,786		
Kansas City, Mo..	56,946	32,260	11,462,534
Keokuk, Iowa	12,176	12,766	
Knoxville, Tenn..	13,928	8,682	
Kankakee, Ill. ...	5,809	5,189	
Kingston, N.Y....	22,000		942,308
La Crosse, Wis...	14,418	13,506	135,000
Lafayette, Ind....	23,000		300,000
Lancaster, Pa.....	25,846	20,233	594,553
Lawrence, Kansas	11,500	8,320	490,250
Lawrence, Mass..	39,400	28,921	1,717,000
Leavenworth, Kan	19,265	17,873	483,498
Lewiston, Me.....	15,000	13,600	974,881
Lexington, Ky....	16,000	14,801	84,317
Little Rock, Ark..	16,119	12,380	
Lockport, N.Y....	13,113	12,426	
Logansport, Ind...	15,000	8,950	447,743
Louisville, Ky...	123,645	100,753	8,079,000
Lowell, Mass.....	61,900	40,928	1,054,985
Lynn, Mass.	38,367	28,233	1,724,411
Lincoln, Neb....	11,250		164,000
Lincoln, Ill	5,525	3,397	
Lancaster, O.....	6,803	5,292	
Lansing, Mich....	8,926	5,241	
LaSalle, Ill	8,700		
Los Angeles, Cal.	11,050	5,728	
Lynchburg, Va...	16,012		

Name.	Population 1880.	Population 1870.	City Debt. 1880.
Malden, Mass. ..	11,000	10,843	520,000
Macon, Ga.....	12,695	19,304	750,000
Manchester, N.H.	32,473	23,530	929,000
Madison, Ind.....	11,327	10,709	
Madison, Wis ...	10,342	9,176	184,000
Mansfield, O.....	10,207	8,029	
Memphis, Tenn ..	33,200	40,226	4,000,000
Milwaukee, Wis.	115,578	71,440	2,244,289
Minneapolis, Minn	48,323	13,066	1,101,000
Mobile, Ala.....	31,037	32,034	475,000
Meriden, Conn...	19,108	10,495	475,000
Montgomery, Ala	15,000	10,588	601,200
Manchester, Va..	6,036		
Marquette, Mich.	5,145		
Muscatine, Ia....	8,294	6,718	
Martinsb'rg, W.V	6,384		
Mattoon, Ill.....	6,644	4,967	
Marshalltown, Ia.	6,500	3,401	
Meadsville, Pa...	10,000		
Monmouth, Ill....	4,983		
Moline, Ill.....	7,805	4,116	
Mankato, Minn..	6,034	3,482	
Marietta, O.....	8,000		
Marshall, Tex....	6,000		
Nashua, N.H....	13,387	10,543	431,000
Nashville, Tenn..	43,543	25,865	1,714,528
Natchez, Miss	10,113	9,057	
New Albany, Ind.	17,500	15,396	366,941
Newark, N.J.....	136,400	105,059	3,835,884
New Bedf'd, Mass	22,271	21,320	1,086,000
Newburg, N.Y...	18,076	17,014	303,900
New b'ryp't, Mass	13,845	12,595	
N. Brunswick, N.J	17,311	15,058	
New Haven, Conn	63,000	50,840	772,983
New Orleans, La.	216,140	191,418	17,327,583
Newport, Ky.....	21,000	15,087	962,000
New Port, R. I...	28,162	12,521	132,[illegible]52
New York, N.Y.	1,206,590	942,292	109,425,414
Norfolk, Va.....	22,000	19,229	2,191,771
Norwich, Conn ..	20,000	16,653	799,000
Norristown, Pa..	consol't'd	10,753	
North'pton, Mass.	12,750	10,100	553,748
Norwalk, Conn .	14,000	12,119	
Norwich, N.Y...	5,872		
N. Adams, Mass.	15,000	12,090	
Ogdensburg, N.Y	12,807	10,076	135,000
Omaha, Neb	30,605	16,083	345,950
Orange, N.J.....	11,000	9,348	
Oshkosh, Wis ...	15,750	12,643	75,000
Oswego, N.Y....	21,102	20,910	1,161,000
Oakland, Cal....	35,000	10,500	654,000
Ottawa, Ill.....	7,835	7,730	
Patterson, N. J...	58,000	33,579	1,291,000
Peoria, Ill.....	31,780	22,849	686,500
Petersburg, Va...	21,652	18,950	1,178,700
Philadelphia, Pa.	846,984	674,022	70,861,177
Pittsburgh, Pa...	156,381	86,076	13,772,466
Portland, Me	38,796	31,413	4,955,785
Portland, Oregon.	15,000	8,293	
Portsmouth, N.H.	12,000	9,211	266,623
Portsmouth, Ohio.	15,631	10,592	
Portsmouth, Va..	15,200	10,492	
Poughk'psie, N.Y	28,501	20,080	1,937,187
Providence, R.I..	104,850	68,904	9,373,055
Pawtucket, R.I..	20,000	16,020	925,000
Pittsfield, Mass ..	14,000	11,112	189,000
Peru, Ill	5,089	3,650	
Pekin, Ill	6,500	5,696	
Potsdam, N.Y...	7,588		
Pottstown, Pa....	5,256	4,125	
Pottsville, Pa ...	22,000		
Quincy, Ill	29,500	24,052	1,738,000
Racine, Wis.	16,015	9,880	
Raleigh, N.C ...	21,726	7,790	
Reading, Pa.....	43,230	33,930	1,138,700
Richmond, Ind...	15,000	9,345	
Richmond, Va...	63,243	51,038	4,469,345
Rochester, N.Y..	89,490	62,386	5,446,186
Rome, N.Y.....	11,123	11,000	218,000
Rockford, Ill.....	13,088	11,049	188,300
Rondout, N. Y...	consol't'd	10,114	
Rochester, Minn.	5,103	3,953	
Rock Island, Ill..	12,248	7,890	

* Owing to the delay in issuing the "Census" returns of population 1880, we have given reports of supervisors, and from careful estimate of others.
† Many cities above enumerated have a municipal debt, but no statistics are published.

(Continued on next page.)

PRINCIPAL CITIES IN THE UNITED STATES---Continued.

Showing Population of 1870 and 1880 and Municipal Debts Jan. 1st, 1880.

Name.	Population. 1880*	Population. 1870.	City Debt† 1880.
Rutland, Vt.	12,223		
Sacramento, Cal.	23,000	16,283	
St. Joseph, Mo.	35,900	19,565	
St. Louis, Mo.	375,000	310,864	22,596,000
St. Paul, Minn.	41,019	20,030	1,328,500
Salem, Mass.	26,500	24,117	2,290,135
S. L. City, Utah	21,000	12,854	(notes) 65,000
San Antonio, Tex.	20,504	12,256	
Sandusky, Ohio	16,500	13,000	
			(War Debt)
San Francisco, Cal.	233,956	149,473	2,996,493
Savannah, Ga.	30,747	28,235	3,500,000
Schenectady, N.Y.	14,580	10,026	121,000
Scranton, Pa.	45,756	35,092	
Springfield, Ill.	19,703	17,364	783,690
Springfield, Mass.	33,149	26,703	1,928,000
Springfield, Ohio	16,000	12,652	39,400
Springfield, Mo.	12,000		
Sedalia, Mo.	14,000		
Steubenville, Ohio	11,000	8,107	
Stockton, Cal.	10,066	10,960	
Syracuse, N. Y.	51,217	43,011	1,384,000
Saratoga S's, N.Y.	10,000	8,537	
Somerville, Mass.	21,868	14,685	
San Jose, Cal.	12,635	9,089	
Sherman, Texas	6,060		
St. Charles, Mo.	6,550		
Shreveport, La.	8,038		
Staunton, Va.	6,786		
South Bend, Ind.	13,324	6,118	
Stamford, Conn.	11,319	9,714	
Sioux City, Iowa	7,246	3,401	
Sterling, Ill.	5,080	3,998	
Streator, Ill.	6,800	1,810	
Stillwater, Minn.	9,061	4,507	
St. Albans, Vt	7,000		
Taunton, Mass.	23,000	18,629	501,000
Terre Haute, Ind.	21,785	16,103	276,256
Titusville, Pa.	10,000	8,639	
Toledo, Ohio	53,685	31,584	3,498,096
Trenton, N. J.	30,500	22,874	375,105
Troy, N. Y.	56,594	46,465	657,759
Topeka, Kan.	15,528	5,790	
Utica, N. Y.	38,923	28,804	740,000
Vicksburg, Miss.	18,352	12,443	
Washington, D.C.	147,307	109,199	
Waterbury, Conn.	22,000	10,826	319,000
Watertown, N. Y.	10,615	9,336	448,000
Wheeling, W. Va.	31,661	19,280	1,147,000
Williamsport, Pa.	20,000	16,030	600,000
Wilmington, Del.	43,000	30,841	1,364,950
Wilmington, N.C.	15,000	13,446	562,290
Winona, Minn.	10,136	7,182	
Worcester, Mass.	58,233	41,105	2,542,300
West Troy, N. Y.	12,000	10,693	
Wilkesbarre, Pa.	22,000	10,174	203,439
Watertown, Wis.	7,868		
Waterloo, Iowa	5,600	4,337	
York, Pa	14,350	11,003	35,000
Yonkers, N. Y.	17,260	12,733	1,332,329
Zanesville, Ohio	12,652	10,011	

*Owing to the delay in issuing the "Census" returns of population 1880, we have given reports of supervisors, and from careful estimates of others.
†Many cities above enumerated have a municipal debt, but no statistics are published.

POPULATION OF THE CITIES OF THE WORLD HAVING OVER 100,000 INHABITANTS.

Adrianople, Turkey	100,000
Agra, India	125,000
Ahmedabad, India	120,000
Alexandria, Egypt	180,000
Amoy, China	270,000
Amsterdam, Holland	263,204
Antwerp, Belgium	104,628
Bahia, Brazil	180,000
Baltimore, Md	332,190
Batavia, Java	140,000
Bangkok, Siam	300,000
Barcelona, Spain	202,165
Baroda, India	110,000
Belfast, Ireland	180,000
Benares, India	600,000
Berlin, Prussia	1,200,000
Bhurtpoor, India	100,000
Birmingham, England	360,000
Bombay, India	898,218
Bordeaux, France	215,000
Boston, Mass	362,535
Bradford, England	160,000
Breslau, Prussia	187,650
Bristol, England	180,000
Brooklyn, N. Y.	500,689
Brussels, Belgium	325,000
Bucharest, Turkey	150,000
Buenos Ayres, S. A.	150,000
Buffalo N. Y.	155,137
Cairo, Egypt	300,000
Calcutta, India	600,000
Canton, China	800,000
Cawnpore, India	100,000
Chang-Choo-Foo, China	1,000,000
Chicago, Ill	503,304
Cincinnati, Ohio	255,708
Cologne, Prussia	150,000
Cleveland, Ohio	160,142
Constantinople, Turkey	1,000,000
Copenhagen, Denmark	200,000
Damascus, Turkey	180,000
Delhi, India	180,000
Dhar, India	105,000
Dresden, Germany	150,000
Dublin, Ireland	330,500
Detroit, Mich	116,342
Dundee, Scotland	125,000
Edinburgh, Scotland	184,000
Florence, Italy	150,000
Foo Choo Foo, China	1,000,000
Fyzabad, India	100,000
Genoa, Italy	150,000
Ghent, Belgium	130,000
Glasgow, Scotland	525,000
Greenwich, England	135,000
Hamburg, Germany	245,000
Hang Tcheou, China	1,000,000
Havana, Cuba	225,000
Hue, or Hucfo, Anam	132,000
Hull, England	120,000
Hyderabad, India	200,000
Joodpoor Marwar, India	100,000
Jersey City, N. J.	120,728
Leeds, England	354,000
Liege, Belgium	120,000
Lille, or Lisle, France	150,000
Lima, Peru	100,000
Lisbon, Portugal	240,000
Liverpool, England	640,000
London, England	3,092,000
Louisville, Ky	123,645
Lucknow, India	325,000
Lyons, France	329,000
Madras, India	415,000
Madrid, Spain	490,000
Manchester, England	380,000
Manilla, Philippine Is	155,000
Marseilles, France	315,200
Maranhao, Brazil	100,000
Mexico, Mexico	212,000
Miako, Japan	400,000
Milan, Italy	200,000
Milwaukee, Wis	115,578
Montreal, Canada	115,000
Moscow, Russia	378,000
Munich, Bavaria	175,500
Nagpoor, India	115,000
Nanking, China	500,000
Nantes, France	115,000
Naples, Italy	467,500
Newark, N. J.	136,400
Newcastle-on-Tyne, Eng.	125,000
New Orleans, La	216,140
New York, N. Y.	1,206,590
Ningpo, China	200,000
Odessa, Russia	120,000
Palermo, Italy	175,000
Paris, France	2,225,000
Patna, India	300,000
Pekin, China	1,850,000
Pesth, Hungary	131,735
Philadelphia, Pa	846,984
Pittsburgh, Pa	156,381
Portsmouth, England	120,000
Prague, Bohemia	150,000
Providence, R. I.	104,850
Riga, Russia	102,000
Rio Janeiro, Brazil	370,000
Rome, Italy	240,000
Rotterdam, Holland	140,000
Rouen, France	110,000
Saigon, Cochin, China	200,000
St. Louis, Mo	375,000
St. Petersburg, Russia	580,000
San Francisco, Cal	233,956
Santiago, Chili	100,000
Seville, Spain	160,000
Shang-hai, China	160,000
Sheffield, England	237,000
Smyrna, Asia Minor	150,000
Stockholm, Sweden	150,000
Toulouse, France	130,423
Trieste, Austria	100,000
Tunis, Africa	150,000
Turin, Italy	200,000
Valencia, Spain	100,000
Venice, Italy	115,000
Vienna, Austria	595,000
Warsaw, Poland	237,560
Washington, D. C	147,307
Yeddo, Japan	2,100,000

SPECIFIC GRAVITY.

Specific Gravity is the ratio of the weight of a body to that of an equal volume of some other substance adopted as a standard of reference. For solids and liquids the standards is pure water at 60° F., the barometer being 30 inches. A cubic foot of rain water weighs 1,000 ounces, and the following is a table of the relative weights of a number of the most familiar solids and liquids. By removing the decimal point three places toward the right, that is, multiplying by 1,000, the result will indicate the number of ounces in a cubic foot of the substance named.

Designation.	Sp. Grav.	Designation.	Sp. Grav.	Designation.	Sp. Grav.	Designation.	Sp. Grav	Designation.	Sp. Grav.
Antimony	6.712	Steel	7.833	Emery	4.000	Ash	.845	Mahogany	1.063
Arsenic	5.763	Tin	7.291	Flint	2.590	Beech	.852	Maple	.750
Bismuth	9.823	Zinc	6.861	Glass	2.030	Box	1.231	Mulberry	.897
Brass	7.820	Alabaster	2.730	Granite	2.625	Campeachy	.913	Orange	.705
Bronze	8.700	Amber	1.078	Grindstone	2.143	Cherry	.715	Pine, yellow	.660
Copper	8.788	Asbestos	3.073	Gypsum	2.168	Cocoa	1.040	" white	.554
Copper Wire	8.878	Borax	1.714	Hone, white	2.876	Cork	.240	Pear	.661
Gold, pure	19.258	Brick	1.900	Ivory	1.822	Cypress	.644	Plum	.785
" 22 carat	17.486	Chalk	2.784	Limestone	3.180	Ebony	1.331	Quince	.705
" 20 carat	15.709	Charcoal	.441	Lime, quick	.804	Elder	.695	Sassafras	.482
Iron, cast	7.207	Clay	1.930	Maganese	7.000	Elm	.671	Walnut	.671
" bars	7.778	Coral	2.700	Marble, par	2.838	Fir, yellow	.657	Willow	.585
Lead	11.352	Coal, bit	1.270			" white	.669	Yew	.798
Mercury	13.598	" anth	1.556	Dry Wood.		Lignum vitæ	1.333	Hickory	.838
Platinum	22.069	Diamond	3.521	Apple	.793	Live Oak	1.120	Poplar	.383
Silver	10.477	Earth, loose	1.500	Alder	.800	Logwood	.919	" white	.529

EDUCATIONAL AND RELIGIOUS.

Tables showing, according to report of 1878, the salaries of teachers, expenditures, school ages, school population, enrollment, attendance, etc., of public schools, colleges and universities; also, giving value of buildings, grounds, apparatus, etc., of those owning such:

	PUBLIC SCHOOLS.							COLLEGES AND UNIVERSITIES WITH THE PREPARATORY SCHOOLS.						
STATES AND TERRITORIES.	SCH'L AGE.	SCHOOL POPULATION.	NO. ENROLLED.	AV. DAILY ATTENDANCE.	AV. DAYS IN YEAR	SALARIES OF TEACHERS.	TOTAL EXPENDITURES.	No. Colleges	INSTRUCTORS.	STUDENTS	VOLUMES IN LIBRARIES.	VALUE OF BUILD'GS, GROUNDS & APPAR'S	INCOME FROM FUNDS.	INCOME FROM TUITION.
Alabama	7-21	370,245	159,659	98,534	85	$ 350,633	$ 358,697	4	55	517	12,400	$ 505,000	$ 24,000	$ 2,000
Arizona	6-21	3,089	2,740	890	124	14,947	21,396	....	....	....	....	....	....	....
Arkansas	6-21	216,175	33,747	....	....	121,397	132,620	5	22	333	1,165	42,000	1,900	5,100
California	5-17	205,485	154,009	94,696	144	2,272,557	3,155,815	12	198	2,246	43,610	1,428,000	116,055	103,400
Colorado	6-21	26,473	10,641	9,699	91	153,089	243,050	2	10	117	2,000	130,000	15,000	....
Connecticut	4-16	138,407	119,828	75,565	178	1,041,041	1,506,477	3	120	k. 942	136,275	472,884	42,709	93,221
Dakota	5-21	12,201	7,150	1,342	....	30,489	57,793	....	....	....	....	....	....	....
Delaware	5-21	35,649	26,730	....	157	125,859	216,540	1	10	106	6,500	75,000	4,980	540
District of Columbia	6-17	38,800	22,842	18,133	187	237,189	373,606	4	47	452	45,000	770,000	8,500	8,000
Florida	4-21	72,985	36,964	23,933	....	85,361	130,880	....	....	....	....	....	....	....
Georgia	6-18	433,444	209,872	130,605	a. 90	....	412,453	6	50	662	32,213	610,000	43,300	20,900
Idaho	5-18	4,942	....	....	....	23,082	23,082	....	....	....	....	....	....	....
Illinois	6-21	1,002,421	706,723	b. 420,031	....	4,445,657	7,526,109	28	272	5,016	110,893	2,498,020	128,760	75,680
Indian	....	49,213	12,222	c. 4,142	....	....	373,606	....	....	....	....	....	....	....
Indiana	6-21	699,153	512,535	315,893	129	3,065,968	4,651,911	10	193	2,868	58,872	1,185,000	47,700	18,043
Iowa	5-21	575,474	428,362	250,913	146	f. 3,011,230	4,692,538	19	173	3,152	48,510	1,197,000	53,700	41,380
Kansas	5-21	266,575	177,806	106,903	113	980,435	1,541,417	8	73	931	20,300	499,000	4,713	7,123
Kentucky	b. 6-20	b. 572,808	b. 248,000	b. 160,000	b. 110	g. 1,000,000	g. 1,130,000	13	94	1,647	36,719	642,500	25,470	37,413
Louisiana	6-21	274,406	' 83,047	b. 54,390	80	426,839	558,231	7	39	500	22,500	170,000	19,488	4,677
Maine	4-21	214,797	155,150	108,940	118	830,670	1,050,709	3	35	k. 422	39,900	730,000	26,050	10,576
Maryland	5-20	276,120	156,274	81,829	182	1,122,414	1,593,260	8	73	1,341	39,100	380,500	181,734	9,902
Massachusetts	5-15	297,202	310,181	228,447	176	h. 871,851	5,166,988	7	139	2,081	267,990	1,250,000	304,107	213,850
Michigan	5-20	476,806	359,702	b. 210,000	150	f. 1,920,239	3,116,579	7	123	2,040	50,240	1,068,450	79,958	20,089
Minnesota	5-21	271,428	167,825	....	85	878,980	1,494,085	5	58	685	19,604	296,870	49,081	5,139
Mississippi	5-21	346,613	205,978	115,075	79	585,393	592,805	5	36	683	9,600	421,000	3,960	3,200
Missouri	6-20	688,248	448,033	a. 182,000	99	2,320,430	2,406,133	17	196	2,436	84,425	1,140,500	155,125	51,555
Montana	4-21	5,315	3,277	....	88	....	65,505	....	....	....	....	....	....	....
Nebraska	5-21	104,030	62,785	....	102	444,500	750,520	3	33	319	3,700	218,000	....	5,900
Nevada	6-18	9,922	7,612	4,666	....	106,301	204,137	1	2	l. 30	....	....	....	....
New Hampshire	4-21	73,785	66,023	48,412	....	410,258	636,655	1	20	k. 315	54,835	100,000	25,000	21,400
New Jersey	5-18	322,166	202,634	113,604	191	1,528,986	2,004,048	4	63	702	53,200	1,220,000	81,003	23,765
New Mexico	d. 7-18	d. 29,312	d. 5,151	....	d. 132	i. 15,432	i. 18,800	....	....	....	....	....	....	....
New York	5-21	1,615,256	1,032,052	577,606	170	7,756,844	10,755,730	26	451	5,188	229,841	6,353,653	477,042	341,775
North Carolina	6-21	422,380	228,092	132,553	46	292,893	324,287	7	47	1,081	28,000	481,000	10,500	18,700
Ohio	6-21	1,027,248	740,194	465,372	175	4,956,514	7,995,125	34	346	6,390	249,821	2,973,336	177,101	53,786
Oregon	4-20	53,402	26,902	21,464	94	194,571	275,100	7	42	980	8,120	277,000	15,600	11,238
Pennsylvania	6-21	1,200,000	936,780	603,825	145	4,755,620	8,187,977	27	315	3,844	165,506	4,479,500	181,430	130,349
Rhode Island	5-15	53,316	45,629	28,756	182	427,445	679,770	1	16	k. 243	51,000	....	38,070	28,032
South Carolina	6-16	228,128	116,230	....	91	291,268	319,030	7	44	782	21,780	220,000	31,116	6,200
Tennessee	6-18	448,917	261,151	172,198	77	692,198	794,232	21	163	3,306	48,837	1,247,500	75,890	28,954
Texas	8-14	194,353	146,946	....	....	656,977	747,534	11	80	1,984	14,460	409,000	1,900	38,850
Utah	6-16	33,604	21,710	14,949	137	84,230	113,193	1	6	136	2,717	....	....	3,070
Vermont	5-20	92,831	73,081	48,038	124	407,835	511,101	3	15	k. 192	33,895	368,000	13,010	7,576
Virginia	5-21	483,701	202,244	116,464	107	714,651	963,895	8	73	1,105	79,580	1,605,000	21,858	20,062
Washington	b. 4-21	b. 12,997	b. 5,385	....	b. 130	....	....	2	15	241	1,113	100,000	500	2,000
West Virginia	6-21	200,532	130,184	80,768	96	501,705	687,275	4	28	382	9,290	455,000	9,800	5,396
Wisconsin	4-20	478,092	297,502	....	a. 161	1,601,252	2,117,535	8	110	1,512	44,331	843,500	52,292	64,630
Wyoming	d. 7-2[illegible]	....	e. 1,690	....	....	j. 16,400	j. 16,400	....	....	....	....	....	....	....
Total	....	14,608,406	9,375,440	4,265,742	....	$51,780,630	$80,679,784	358	3,887	57,977	2,187,032	$[illegible]	$2,548,324	$1,555,484

a. In the counties. b. Report of 1877. c. Report of 1875. d. Report of 1876. e. Not including average attendance in five civilized tribes. f. Salaries of superintendents included. g In 1877. h. Partial Report. i. In 1875. j. In 1877. k. No preparatory schools included. l. In preparatory school. Massachusetts is accredited in this report with but one preparatory school.

Table showing, according to census of 1870, the number of organizations, members, edifices, sittings, and the value of church property of the several denominations in the United States; also their theological seminaries, according to report for 1878:

DENOMINATIONS.	Church Organizations.	Church Edifices.	Church Sittings.	Church Property.	Theol'g Sem'n	Theol'g Prof'rs	Theol'g Stud'ts.
Baptist (Regular)	14,474	12,857	3,997,116	$ 39,229,221	16	65	805
Baptist (Others)	1,355	1,105	363,019	2,378,977	*2	*10	*41
Christian	3,578	2,822	865,602	6,425,137	3	7	78
Congregational	2,887	2,715	1,117,212	25,069,698	10	74	359
Episcopal (Protestant)	2,835	2,601	991,051	36,514,549	16	6	208
Evangelical Association	815	641	193,796	2,301,650	....	....	....
Friends	692	662	224,664	3,939,560	....	....	....
Jewish	189	152	73,265	5,155,234	....	....	....
Lutheran	3,032	2,776	977,332	14,917,747	13	38	265
Methodist	25,278	21,337	6,528,209	69,854,121	11	63	480
Moravian (Unitas Fratrum)	72	67	25,700	709,100	1	4	28
New Jerusalem (Swedenborgian)	90	61	18,755	869,700	....	....	....
Presbyterian (Regular)	6,262	5,683	2,198,900	47,828,732	15	79	652
Presbyterian (Other)	1,562	1,388	499,344	5,436,524	5	15	69
Reformed Church in America (once Dutch Reformed)	471	468	227,228	10,359,255	2	5	32
Reformed Church in the U. S. (once German Reformed)	1,256	1,145	431,700	5,775,215	3	9	58
Roman Catholic	4,127	3,806	1,990,514	60,985,566	17	91	932
Second Advent	225	140	34,555	306,240	....	....	....
Shaker	18	18	8,850	86,900	....	....	....
Spiritualist	95	22	6,970	100,150	....	....	....
Unitarian	331	310	155,471	6,282,675	1	6	20
United Brethren in Christ	1,445	937	265,025	1,819,810	1	3	30
Universalist	719	602	210,884	5,692,325	2	10	49
Union, Unknowr and Miscellaneous	462	596	172,062	1,369,745	4	20	101

*Partial Report.

A TABLE SHOWING PYRAMIDS, CATHEDRALS, MINSTERS, MONUMENTS AND ARCHES OF ALL AGES.

Monuments.	City or Place.	Country.	Height, Feet.	Purpose.	Built.	Builder.
Cathedral	Cologne	Germany	511	Worship	A. D. 1250	Roman Catholic Church
Great Pyramid	Near Cairo	Egypt	479, now 450	Royal Tomb	B. C. 3,000	Cheops
Khafras Pyramid	Near Cairo	Egypt	454, now 447	" "	About 2850	Khapa
Menkara's Pyramid	Near Cairo	Egypt	219, now 203	" "	" 2700	Menkara
Cathedral of St. Stephen's	Vienna	Austria	470 S. Tower	Worship	A. D.	Roman Catholic Church
Cathedral	Strasburg	Germany	468 Spire	"	Completed 1439	" " "
Cathedral Notre Dame	Antwerp	Belgium	460 "	"	Begun 1352	" " "
Cathedral	Goniers	France	422	"	1220	" " "
Church of St. Martin	Landshut	Bavaria	420 "	"	1450	" " "
St. Peter's	Rome	Italy	Dome 405, Cross 448	"	1450	" " "
Cathedral	Cremona	Lombardy	396	"	1253	" " "
Cathedral	Florence	Italy	380	"	1298	" " "
Cathedral	Freiberg	Baden	367	"	1122-1513	" " "
Cathedral St. Paul's	London	England	365	"	1675-1710	English Church
Cathedral of St. Mark	Venice	Italy	353	"	1071	Roman Catholic Church
Cathedral La Giralda Tower	Saville	Spain	350	"	1196-1568	" " "
Cathedral	Milan	Lombardy	350	"	1387	" " "
Cathedral	Salisbury	England	350	"	1220	" " "
Parliament House, Victoria Angle	London	England	340	Legislature	1830-1866	English Government
Cathedral of St. Martin	Utrecht	Netherlands	328	Worship	720-1382	Roman Catholic Church
Cathedral of St. Patrick	New York	United States	328	"	1870-1880	" " "
Cathedral	Munich	Bavaria	320	"	1368-1494	" " "
Cathedral	Bologna	Italy	321	"	1390	" " "
Cathedral	Lincoln	England	300	"	1250	" " "
Church, Trinity	New York	United States	284	"		Episcopal Church
Cathedral	Mexico	Mexico	280	"	1573-1667	Roman Catholic Church
Cathedral	Montreal	Canada	280	"	1865-1880	" " "
Campanile Tower	Florence	Italy	276		1334	" " "
Cathedral	Canterbury	England	250	"	1150	" " "
Cathedral	Dantzic	Prussia	250	"	1343-1503	" " "
Column	Delhi	India	260	Commemoration		
Porcelain Tower	Nankin	China	260	"	1413	
Cathedral	Lima	South America	245	Worship	1550	Pizarro
Westminster Abbey	London	England	225	"	650-1260	Roman Catholic Church
Notre Dame Cathedral	Paris	France	224	"	1250	" " "
English Cathedral	Montreal	Canada	224	"		Episcopal Church
Notre Dame Cathedral	Montreal	Canada	226	"		Roman Catholic Church
Monument, Bunker's Hill	Boston	Massachusetts	221	Commemoration	1825-1842	Republic
Cathedral	Rheims	France	220	Worship	Unfinished, 1211	Roman Catholic Church
Minster	York	England	220	"	1180	" " "
Cathedral	Ely	England	218	"	1174	" " "
SS. Peter and Paul Cathedral	Philadelphia	Pennsylvania	210	"		" " "
Christ Church	Philadelphia	Pennsylvania	196	"	1727	Episcopal Church
Leaning Tower	Pisa	Italy	179	Bell Tower	1174	Roman Catholic Church
Washington Monument	Baltimore	Maryland	210	Commemoration		Republic
Trojan's Column	Rome	Italy	132	"	114	Rome
Arch of Triumph	Paris	France	162	"	1805-1845	France
Column of July	Paris	France	154	"	1832	"
Garisenda Campanile	Bologna	Italy	150	Bell Tower	1180	Roman Catholic Church
Monument Place Vendome	Paris	France	143	Commemoration	1805	Napoleon Bonaparte
Marcus Aurelius' Pillar	Rome	Italy	123	"	170	Marcus Aurelius
Colossus, Brass Statue	Rhodes	Turkey	105	Honor of Apollo	B. C. 280	Rhodians
Obelisk of Luxor	Paris	France	110	Commemoration	From Thebes	Thebans
Lateran Obelisk Thothmes	Rome	Italy	150	"	Br't from Egypt	Constantine

Great Assembly Rooms, in the Old and New World.

Building.	City.	Cap.	Building.	City.	Cap.	Building.	City.	Cap.	Building.	City.	Cap.
Coliseum	Rome	87,000	Alexander	St. Petersburg	2,332	Theater Italien	Paris	1,700	Howard Athen'm	Boston	1,500
St. Peter's	"	58,000	San Carlos	Naples	3,600	Theater Lyrique	"	1,700	Museum	"	1,275
Cathedral	Milan	40,000	Haverly's Th're	Chicago	2,238	Odeon	"	1,650	Durley Hall	Bloomington	1,200
Th're of Pompey	Rome	40,000	Music Hall	Boston	2,585	Opera Comique	"	1,500	Academy	Des Moines	1,500
T. of Marcellus	"	20,000	Academy of	Paris	2,092	Stadt Theatre	New York	3,105	Niblo's Garden	New York	1,978
St. Paul's	"	38,000	Imperial	St. Petersburg	2,160	Acad. of Music	"	2,433	Bowery Theatre	"	1,775
St. Paul's	London	31,000	La Scala	Milan	4,000	Acad. of Music	Philadelphia	2,805	Music Hall	New Haven	2,500
St. Petronia	Bologna	26,000	Covent Garden	London	2,684	Carlo Felice	Genoa	2,560	Mobile Theatre	Mobile, Ala	2,500
Cathedral	Antwerp	25,000	Boston Theatre	Boston	2,972	Opera House	Munich	2,307	Greenlaw Op. H	Memphis	1,507
Cathedral	Florence	23,500	G'd Opera Hall	New Orleans	2,052	Opera House	Birm'gham Pa	2,500	Acad. of Music	New Orleans	1,074
St. John's Latuan	Rome	23,000	St. Charles Th.	"	2,178	G'd Opera House	Cincinnati	2,250	Varieties	"	1,565
St. Sophia's	C'nstanti'ple	23,000	G'd Op. House	New York	1,883	Globe Theatre	Boston	2,200	Wallack's Th're	New York	1,605
Notre Dame de	Paris	21,500	Booth's Theatre	"	1,807	Opera House	Columbus, O.	2,000	Union Sq. Th're	"	1,210
Cathedral	Pisa	13,000	Opera House	Detroit	1,700	Acad. of Music	Charleston	2,000	Walnut St. Th're	Philadelphia	1,720
St. Stephen's	Vienna	12,400	McVicker's Th	Chicago	1,786	Opera House	Canton, O.	2,000	Arch St. Theatre	"	1,614
St. Dominic's	Bologna	12,000	New Music Hall	"	1,780	Opera House	Atlanta, Ga.	2,000	Chestnut St. Th.	"	2,380
St. Peter's	Bologna	11,400	Ford's Op. House	Baltimore	1,720	Opera House	Battle Creek	2,000	Fox's Amer. Th.	"	2,256
Cathedral	Vienna	11,000	National Theatre	Washington	1,709	Tremont Temple	Boston	1,942	Opera House	Terre Haute	2,000
Mormon Temple	Salt L. City	10,000	DeBar's Op. H.	St. Louis	1,600	Burtis Op. House	Davenport, Ia.	2,000	Acad of Music	Peoria Ill	2,000
St. Mark's	Venice	7,500	Cal. Theatre	San Francisco	1,651	Acad. of Music	Indianapolis	1,800	Th're Comique	St. Louis	1,564
Gilmore's Garden	New York	8,443	Euclid Av Op. H	Cleveland	1,700	Opera House	Adrian, Mich.	1,500	Opera House	Pittsburg	1,800
Bolshoi Theatre	St. Petersb'g	5,000	Opera House	Berlin	1,636	Opera House	Allentown, Pa	1,500	5th. Ave. Th're	"	1,440
Music Hall	Cincinnati	4,824	Martin's Op. H.	Albany	1,400	Opera House	Altoona, Pa.	1,500	Collingw'd Op H	Poughkeepsie	2,250
Washington Hall	Paterson, N.J	3,000	Hooley's Theatre	Chicago	1,373	Hill's Op. House	Ann Arbor, Pa	1,500	Maguire's Th're	San Francisco	1,075
University Hall	Ann Arbor	3,500	Ambigu Comique	Paris	1,600	Bethooven Hall	Boston	1,500	Theatre Royal	Montreal	1,368
City Hall	Columbus, O.	3,000	Porte St. Martin	"	1,800	Front st. Theatre	Baltimore	1,561	G'd Opera House	Toronto	1,600

LONGEST RIVERS OF THE WORLD AND HIGHEST MOUNTAINS.

Contrasting the Geographical Features of the Old World with the New.

River's Name.	Country.	Rises In.	Empties In.	Length.	Average Breadth.	Distance Navigable.	Draining Area.	Name Signifies.
Missouri	North America	Rocky Mountains	Gulf of Mexico	4,500	800 ft.	2,500 miles from river Mississippi.	518,000 sq. m.	Mud River.
Mississippi	" "	Lake Itaska	" "	3,200	3,000 ft.	Arms, inlets, branches, &c., 15,000 m.	Ter'y of U.S. bet. Alleg'y & R'ky M	Father of Waters.
Amazon	Brazil	Andes	Atlantic	3,200	2 miles	2,500 n.	2,500,000 sq. m.	River of Amazons.
Hoang Ho	China	Koulkoun Mts	Gulf of Pechili	3,000	Unknown	Unknown	200,000 sq m.	Yellow River.
Murray	Australia	Australian Alps	Encounter Bay	3,000	500 ft.	Sometimes 900 m.	500,000 sq m.	Name of Discover'r.
Obi	Siberia	Altai Mountains	Sea of Kara	3,000	350 ft.	Unknown	Nearly all Siberia	Unknown.
Nile	Egypt, Abyssinia	Central Africa	Mediterranean	3,000	500 ft.	220 m.	150,000 sq. m.	Genius of the Wat'rs
Mackenzie	B. North America	Rocky Mountains	Arctic Ocean	3,000	----------	2,000 m.	----------	Name of Discover'r.
Yang Tse Kiang	China	Thibet	China Sea	3,000	1,000 ft.	1,500 m.	750,000 sq. m.	Son of the Sea.
Congo	Africa	Central Africa	Atlantic	2,500	950 ft.	280 m.	800,000 sq. m.	Now changed to Livingstone.
Lena	Siberia	Irkutsk Heights	Arctic Ocean	2,500	1,050 ft.	2,000 m.	600,000 sq. m.	----------
Niger	Soudan	Base of Mt. Loma	Gulf of Guinea	2,500	1,900 ft.	200 m.	Unknown	The River.
St. Lawrence	Canada	River St. Louis	Gulf St. Lawrence	2,060	2 miles	750 m.	400,000 sq. m.	Name of Patron St.
Volga	Russia	Valdai Hills, Volhousky	Caspian Sea	2,000	1,000 ft.	850 m.	500,000 sq. m.	----------
Chukiang	Siam	Thibet	Chinese Gulf	1,700	----------	Unknown	200,000 sq. m.	Pearl River.
Indus	Hindostan	Little Thibet	Arabian Sea	1,700	800 ft.	600 m.	280,000 sq. m.	*Sindhu* or River.
Danube	Germany	Black Forest	Black Sea	1,630	2,500 ft.	600 m.	250,000 sq. m.	The Gift.
Ganges	British India	Himalaya	Bay of Bengal	1,600	1 mile	500 m.	700,000 sq. m.	Stream.
Brahmaputra	Thibet	Himalaya	" "	1,600	500 ft.	100 m.	200,000 sq. m.	Sacred River.
Columbia	North America	Rocky Mountains	Pacific Ocean	1,090	550 ft.	165 m.	250,000 sq. m.	N. of Ves'l in which Capt. Gray dis. riv'r
Colorado	" "	San Laba	Gulf California	2,000	600 ft.	669 m.	375,000 sq. m.	The Beauty.
Susquehanna	" "	Lake Otsego	Chesapeake Bay	500	100 ft.	----------	100,000 sq. m.	----------
James	" "	Allegheny Mts	" "	500	150 ft.	150 m.	150,000 sq. m.	In hon'r of K. Jas. I.
Potomac	" "	Gt. Bl'k Bone Mts.	" "	400	200 ft.	140 m.	200,000 sq m.	----------
Hudson	" "	Adirondacks	Bay of New York	325	800 ft.	160 m.	250,000 sq. m.	In hon'r of Disc'v'r.

Mountains.

ON THIS CONTINENT.

Names of Mountains.	Country.	Location.	Elevation.	M.
Sorata	South America	Bolivian Andes	24,800	4.7
Aconcagua	" "	Chilian Andes	22,422	4.5
Illimani	" "	Bolivian Andes	21,150	4.5
Arequipa	" "	Peruvian Andes	20,320	3.9
Chimborazo	" "	Ecuador	21,422	4.1
Nevado d'Chorolque	" "	Chilian Andes	16,546	3.3
Cotopaxi	" "	" "	18,887	3.7
Antuco	" "	" "	13,050	2.5
Antisana	" "	" "	19,118	3.6
Tolima	New Granada	Quindiu Andes	18,270	3.5
Popocatepetl	South America	Mexico	17,540	3.4
Orizaba	" "	"	17,176	3.2
Pinchinca	" "	Ecuador	15,922	3.1
Descabezado	" "	Chilian Andes	12,102	2.4
Cerro de Potosi	" "	Bolivian Andes	16,040	3.1
Mt. Whitney	California	Rocky Mountains	14,887	2.9
Gualtieri	South America	Bolivian Andes	22,000	4.2
Mt. Shasta	California	Rocky Mountains	14,442	2.7
Gray's Peak	Colorado	" "	14,450	2.7
Pike's Peak	"	" "	14,336	2.7
Breckenridge Pass	"	" "	11,000	2.1
Fremont's Peak	Wyoming	" "	13,570	2.6
Middle Park	Colorado	" "	8,800	1.7
Long's Peak	"	" "	14,272	2.7
Mt. Lincoln	"	" "	14,190	2.7
Mt. Ranier	Washington Ty.	" "	14,444	2.7
Argentine Pass	Colorado	" "	13,000	2.5
Mt. Hood	Oregon	" "	11,225	2.1
Uncompaghre M'n.	Colorado	" "	14,540	2.7
Mt. St. Helens	Oregon	" "	9,750	2.0
Chuquibamba	South America	Bolivian Andes	21,000	4.0
Black Mountain	North Carolina	Appalachian Range.	6,707	1.2
Analache	South America	Bolivian Andes	18,500	3.9
Mt. Washington	New Hampshire	White Mountains	6,293	1.2
Cayambe	South America	Andes of Ecuador	19,648	3.7
Mt. Marcy	New York	Adirondack Mts	5,402	1.1
Evan's Peak	Colorado	Rocky Mountains	14,330	2.7
Mansfield	Vermont	Green Mountains	4,279	0.7
Rosa's Peak	Colorado	Rocky Mountains	14,340	2.7
Peaks of Otter	Virginia	----------	4,260	0.7
Torrey's Peak	Colorado	Rocky Mountains	14,336	2.7
Round Top	New York	Catskill Mountains	3,804	0.7
St. Elias	B. North America	Borders of Alaska	19,000	3.4
Mt. Brown	" "	Rocky Mountains	15,900	3.1
Pass of Antaraugra.	South America	Peruvian Andes	16,199	3.1
Mt. Fairweather	North America	Russian Possessions	14,796	2.7
Harvard	Colorado	Rocky Mountains	14,384	2.7
Yale	"	" "	14,150	2.7
Princeton	"	" "	14,199	2.7

IN THE OLD WORLD, ETC.

Names of Mountains.	Country.	Location.	Elevation.	M.
Himalayas	India	Thibet	28,178	5.5
Petermann	"	"	28,158	5.5
Chumulari	"	"	23,946	4.6
Hindoo Koh	"	Afghanistan	20,000	4.0
Hindu Kush	"	Mountain Range	20,000	4.0
Mt. Roa	Hawaii	Oceanica	16,000	3.1
Mont Blanc	Savoy	Alps	15,786	3.0
Mt. Rosa	"	"	15,380	2.9
Matterhorn	Italy	Pennine Alps	14,835	2.9
Demavend	Persia	Elburz Mountains	13,000	2.5
Mt. Berapi	Sumatra	Indian Archipelago	12,400	2.2
Mt. Ophir	"	" "	13,800	2.6
Mt. Indrapura	"	" "	13,500	2.5
Mt. Abong Abong	"	" "	13,100	2.5
Mt. Ararat	Armenia	Noah's Mountains	17,212	3.4
Lesser Ararat	"	" "	15,908	3.1
Peak of Teneriffe	Canaries	Africa	12,236	2.2
Mittsin	Morocco	Atlas Mountains	12,000	2.2
Mt. Lebanon	Syira	Taurus Range	10,600	2.0
Mt. Perdu	France	Pyrenees	10,950	2.1
Mt. Etna	Sicily	Mediterranean	10,835	2.1
Monte Corno	Naples	Appennines	9,523	1.7
Snechatten	Norway	Dovrefeld	8,115	1.5
Jebel Serbal	Arabia	Horeb	8,278	1.5
M. Sinai. *Jeb'l Musa*	"	"	9,280	1.7
Olympus	Greece	The Peleponnesus	9,754	1.7
Pindus	"	" "	7,677	1.5
Parnassus	"	Central Greece	8,078	1.6
Mt. Hecla	Iceland	Rangarvalla	5,106	1.0
Ben Attow	Scotland	North Highlands	3,998	0.7
Ben Nevis	"	Grampians	4,379	0.7
Ben McDhui	"	"	4,296	0.7
Mt. Vesuvius	Naples	South Italy	3,932	0.7

Lakes.

Names.	Length Miles.	Area Sq. Miles.	Names.	Length Miles.	Area Sq. Miles.
Superior	360	32,000	Maracaibo	100	7,500
Baikal	375	17,750	Great Bear	150	14,000
Michigan	320	22,400	Ladega	120	6,804
Great Slave	300	8,000	Champlain	126	15,000
Winnepeg	260	8,500	L'k o'the Wo'ds	85	7,650
Huron	250	21,000	Great Salt Lake	75	2,290
Erie	240	9,600	Constance	40	200
Athabasca	230	4,600	Geneva	53	490
Ontario	180	6,300	George	38	114
Nicaraugua	110	2,830	Cayuga	38	100

DISTANCES AND STANDARDS OF TIME OF THE PRINCIPAL CITIES OF THE WORLD.

Air-Line Distances from Washington to various parts of the World.

	MILES.
Alexandria, Egypt	5,275
Amsterdam, Holland	3,555
Athens, Greece	5,005
Auckland, N. Z.	8,290
Algiers, Algeria	3,425
Berlin, Prussia	3,[illegible]47
Berne, Switzerland	3,730
Brussels, Belgium	3,515
Batavia, Java	11,118
Bombay, Hindostan	8,545
Buenos Ayres, A. C.	5,013
Bremen, Prussia	3,500
Constantinople, Turkey	4,880
Copenhagen, Denmark	3,895
Calcutta, Hindostan	9,348
Canton, China	9,000
Cairo, Egypt	5,848
Cape Town, Cape Colony	6,084
Cape of Good Hope	7,380
Caracas, Venezuela	1,805
Charlotte Town, P. E. I.	820
Dublin, Ireland	3,076
Delhi, Hindostan	8,368
Edinburgh, Scotland	3,275
Fredericton, N. B	670
Gibraltar, Spain	3,150
Glasgow, Scotland	3,215
Halifax, N. S.	780
Hamburg, Germany	3,570
Havana, Cuba	1,139
Honolulu, S. I.	4,513
Jerusalem, Palestine	5,495
Jamestown, St. Helena	7,150
Lima, Peru	3,515
Lisbon, Portugal	3,190
Liverpool, England	3,228
London, "	3,315
City of Mexico, Mexico	1,8[illegible]7
Montevideo, Uraguay	5,003
Montreal, Canada	471
Madrid, Spain	3,485
Moscow, Russia	4,466
Manilla, Phil. Islands	9,360
Mecca, Arabia	6,598
Muscat, "	7,000
Monrovia, Liberia	3,645
Morocco, Morocco	3,305
Mourzouk, Fezzan	5,525
Mozambique, Moz	7,348
Ottawa, Canada	462
Panama, New Granada	1,825
Parana, A. C.	4,733
Port au Prince, Hayti	1,425
Paris, France	3,485
Pekin, China	8,783
Quebec, Canada	601
Quito, Ecuador	2,531
Rio Janeiro, Brazil	4,280
Rome, Italy	4,365
St. Petersburg, Russia	4,296
Stockholm, Sweden	4,055
Shanghai, China	8,600
Singapore, Malay	11,300
St. John's, N. F.	1,340
San Domingo, S. D.	4,300
San Juan, Nicaraugua	1,740
San Salvador, C. A.	1,[illegible]50
Santiago, Chili	4,970
Spanish Town, Jamaica	1,446
Sydney, C. B. I.	975
Sydney, Australia	8,963
St. Paul de Loanda	5,578
Timbuctoo, Soudan	3,395
Tripoli, Tripoli	4,425
Tunis, Tunis	4,240
Toronto, Canada	343
Venice, Italy	3,835
Vienna, Austria	4,115
Valparaiso, Chili	4,934
Vera Cruz, Mexico	1,680
Warsaw, Poland	4,010
Yeddo, Japan	7,630
Zanzibar, Zanzibar	7,078

Distances by Water from New York to various parts of the World.

	MILES.
Alexandria, Egypt	5,075
Aspinwall	2,338
Amsterdam, Holland	3,510
Azores	2,240
Balize, Balize	1,790
Batavia, Java	13,066
Belfast, Ireland	2,895
Bermudas, West Indies	660
Bombay, India	11,574
Bordeaux, France	3,310
Botany Bay, Australia	13,294
Bremen	3,575
Bristol	3,010
Brussels, Belgium	3,420
Buenos Ayres, S. A	6,120
Callao	3,500
Cape of Good Hope, Africa	6,838
Cape Horn, S. A.	7,000
Chagres, New Granada	2,328
Cherbourg	3,125
Columbia River	15,905
Constantinople, Turkey	5,140
Copenhagen, Denmark	3,640
Calcutta, India	12,500
Canton, China	14,090
Galway	3,000
Gibraltar, Spain	3,300
Glasgow, Scotland	2,926
Guayaquil, Equador	2,800
Halifax, Nova Scotia	555
Havre, France	3,325
Hamburg Germany	3,775
Havana, Cuba	1,280
Hong Kong	6,488
Kingston, Jamaica	1,635
Lima, Peru	11,310
Lisbon, Portugal	3,175
London, England	3,375
Liverpool, "	3,084
Madras, British India	11,850
Malta	4,325
Manilla, Philipine Islands	10,750
Melbourne, Australia	11,165
Monrovia, Liberia	3,850
Mozambique, Moz	6,900
Nagasaki	9,800
Naples, Italy	4,330
Panama, New Granada	2,066
Pekin, China	15,325
Pernambuco, Brazil	4,780
Quebec, Canada	1,400
Rio Janeiro, Brazil	5,920
St. John, New Foundland	800
St. Petersburg, Russia	4,420
San Diego	4,500
Sandwich Islands, S. I.	7,157
San Francisco, Cal.	18,850
San Juan, Nicaraugua	2,270
Shanghai, China	14,500
Smyrna, Asia Minor	5,000
Southampton	3,156
Stockholm, Sweden	4,050
Tahiti, S. I.	7,865
Trieste, Austria	5,130
Valparaiso, Chili	4,800
Vera Cruz, Mexico	2,200
Victoria, Australia	12,825
Vienna, Austria	4,100
Yokohama, Japan	7,520

Distances from London, England, to various parts of the World.

	MILES.
Amsterdam, Holland	290
Baltimore, Md	3,700
Barbadoes, W. I.	3,780
Batavia, Java	11,612
Bermudas, W. I.	3,195
Bordeaux France	758
Boston, Mass	3,125
Botany Bay, Australia	8,040
Bombay, India	11,320
Buenos Ayres, S. A.	6,685
Calcutta, India	12,160
Canton, China	15,650
Cape Horn, S. A.	7,[illegible]50
Cape of Good Hope, Africa	6,580
Chagres, New Granada	4,650
Charleston, S. C.	4,315
Columbia River	16,130
Constantinople, Turkey	3,260
Copenhagen, Denmark	710
Dublin, Ireland	590
Gibraltar, Spain	1,380
Halifax, N. S.	2,750
Hamburg, Germany	420
Havana, Cuba	4,610
Havre, France	275
Kingston, Jamaica	4,560
Lima, Peru	10,730
Lisbon, Portugal	1,100
Liverpool, England	650
Madras, British India	11,580
Malta	4,212
Manilla, Philipine Islands	12,425
Monrovia, Africa	3,475
Naples, Italy	2,420
New Orleans, La	5,115
New York, N. Y.	3,375
Panama, New Granada	4,700
Pekin, China	15,100
Pernambuco, Brazil	4,450
Philadelphia, Pa	3,[illegible]40
Quebec Canada	3,010
Rio Janeiro, Brazil	5,400
Sandwich Islands, S. I.	15,100
San Francisco, Cal.	8,200
St. Petersburg, Russia	1,375
Singapore, China	12,475
Smyrna, Asia Minor	3,120
Stockholm, Sweden	1,120
Tahiti, S. I.	11,800
Trieste, Austria	3,220
Valparaiso, Chili	9,475
Vera Cruz, Mexico	5,140
Victoria, Australia	12,575
Washington, D. C.	3,775

Standards of Time in the Principal Cities of the World, compared with 12:00 noon at Washington, D. C.

Albany, N. Y., 12 13 p. m
Amsterdam, Holl'd, 5 28 p. m
Agra, India, 3 19 p. m
Atchison, Kan., 10 47 a. m
Athens, Greece, 6 43 p. m
Atlanta, Ga., 11 40 a. m
Augusta, Ga., 11 40 a. m
Augusta, Me., 12 29 p. m
Baltimore, Md., 12 02 p. m
Bangor, Me., 12 33 p. m
Bath, Me., 12 29 p. m
Berlin, Germany, 6 02 p. m
Bombay, India, 10 00 p. m
Boston, Mass., 12 24 p. m
Brussels, Belgium, 5 25 p. m
Buffalo, N. Y., 11 52 a. m
Cape Town, Africa, 6 22 p. m
Cairo, Egypt, 7 13 p. m.
Calcutta, India, 11 01 p. m
Canton, China, 12 41 a. m
Cambridge, Mass., 12 29 p. m
Charleston, S. C., 11 43 a. m
Charlottet'n, P.E.I. 12 58 p.m
Chicago, Ill., 11 17 a. m
Cincinnati., O., 11 30 a. m
Cleveland, O., 11 41 a. m
Constantinople, 7 04 p. m
Columbia, S. C., 11 44 a. m
Columbus, O., 11 36 a. m.
Danville, Va., 11 50 a. m
Denver, Col., 10 08 a. m
Des Moines, Ia., 10 53 a. m
Detroit, Mich., 11 36 a. m.
Dubuque, Ia., 11 05 a. m
Dublin, Ireland, 4 43 p. m
Edinburg, Scotland, 4 55 p. m
Frankfort, Ky., 11 29 a. m
Galveston, Tex., 10 49 a. m
Halifax, N. S., 12 54 p. m.
Hamilton, Ont., 11 49 a. m
Hannibal, Mo., 11 07 a. m.
Hartford, Ct., 12 17 p. m
Houston, Tex., 10 44 a. m.
Indianapolis., Ind., 11 24 a.m
Jacksonville, Ill., 11 07 a. m
Jefferson City, Mo., 10 59 a.m
Kalama, Wash. T., 8 58 a. m
Kansas City, Mo., 10 49 a. m
Key West, Fla., 11 41 a. m
Knoxville, Tenn., 11 32 a. m
Laramie, Wy. T., 10 12 a. m
Leavenworth, Kan., 10 49 a.m
Lisbon, Portugal, 4 31 p. m
Lincoln, Neb., 10 41 a. m
Little Rock, Ark., 10 59 a. m
London, England, 5 07 p. m
Louisville, Ky., 11 26 a. m
Macon, Ga., 11 37 a. m
Melbourne, Aus., 2 48 a. m
Memphis, Tenn., 11 08 a. m
Meridian, Miss., 11 14 a.m
Milwaukee, Wis., 11 16 a. m
Minneapolis, Minn., 10 55 a.m
Mobile, Ala., 11 16 a. m
Montgomery, Ala., 11 23 a m
Monoton, N. B., 12 48 p. m
Montreal, Que., 12 14 p. m
Moscow, Russia, 7 38 p. m
Nashville, Tenn., 11 21 a. m
New Haven, Ct., 12 16 p. m
New London, Ct., 12 20 p. m
New Orleans, La., 11 08 a. m
New York, N. Y., 12 12 p. m
Omaha, Neb., 10 44 a. m
Ottawa, Ont., 12 05 p. m
Paris, France, 5 17 p. m
Paducah, Ky., 11 16 a. m
Pensacola, Fla., 11 19 a. m
Philadelphia, Pa., 12 07 p. m
Pittsburgh, Pa., 11 48 a. m
Port Hope, Ont., 11 54 a. m
Port Huron, Mich., 11 34 a.m
Portland, Me., 12 27 p. m
Portland, Oregon, 8 56 a. m
Portsmouth, Va., 12 03 p. m
Providence, R. I., 12 22 p. m
Quebec, Que., 12 23 p. m
Quincy, Ill., 11 07 a. m
Raleigh, N. C., 11 50 a. m.
Richmond, Va., 11 58 a. m
Rio Janeiro, Brazil, 2 15 p. m
Rome, Italy, 5 58 p. m
Rome, Ga., 11 32 a. m
St. John, N. B., 12 44 p. m
St. John, N. F., 1 37 p. m.
St. Joseph, Mo., 10 50 a. m
St. Louis, Mo., 11 07 a. m
St. Paul, Minn., 10 56 a. m
Salt L. City, U. T. 9 40 a. m
Santa Fe, N. Mex., 10 04 a.m
San Francisco, Cal., 8 58 a. m
Sault St. Marie, M., 11 31 a.m
Savannah, Ga., 11 44 a. m
Selma, Ala., 11 20 a. m
Shreveport, La., 10 57 a. m
Sioux City., Ia., 10 42 a. m
Terre Haute, Ind., 11 18 a. m
Topeka, Kan., 10 45 a. m
Toronto, Ont., 11 51 a. m.
Trenton, N. J., 12 09 p. m
Vicksburg, Miss., 11 05 a. m
Vienna, Austria, 6 14 p. m
Vincennes, Ind., 11 17 a. m
Virginia City, M. T., 9 40 a.m
Wilmington, Del., 12 06 p. m
Wilmington, N. C., 11 58 a.m
Winona, Minn., 11 01 a. m
Wheeling, W. Va., 11 45 a. m
Yankton, D. T., 10 38 a. m

Table of Expectation.*

Showing the expectation, or mean duration of life, at every age, according to the Carlisle and Northampton Tables.

Comparative age.	Carlisle Experience.	Northampton Experience.	Comparative age.	Carlisle Experience.	Northampton Experience.
0	38.72	25.18	41	26.07	22.56
1	44.68	32.74	42	26.34	22.04
2	47.55	37.79	43	25.71	21.54
3	49.82	3[illegible].55	44	25.09	21.03
4	50.76	40.58	45	24.46	20.52
5	51.25	40.84	46	23.82	20.02
6	51.17	41.07	47	23.17	19.51
7	50.80	41.03	48	22.50	19.00
8	50.24	40.79	49	21.81	18.49
9	49.57	40.36	50	21.11	17.99
10	48.82	39.78	51	20.39	17.50
11	48.04	39.14	52	19.68	17.02
12	47.27	38.49	53	18.97	16.54
13	46.51	37.83	54	18.28	16.06
14	45.75	37.17	55	17.58	15.58
15	45.00	36.51	56	16.89	15.10
16	44.27	35.85	57	16.21	14.63
17	43.57	35.20	58	15.55	14.15
18	42.89	34.58	59	14.92	13.68
19	42.17	33.99	60	14.34	13.21
20	41.46	33.43	61	13.82	12.75
21	40.75	32.90	62	13.31	12.28
22	40.04	32.39	63	12.81	11.81
23	39.31	31.38	64	12.30	11.35
24	38.59	31.36	65	11.79	10.88
25	37.86	30.85	66	11.27	10.42
26	37.14	30.33	67	10.75	9.96
27	36.41	29.82	68	10.23	9.50
28	35.69	29.30	69	9.70	9.05
29	35.00	28.79	70	9.18	8.60
30	34.34	28.27	71	8.65	8.17
31	33.68	27.76	72	8.16	7.74
32	33.03	27.24	73	7.72	7.33
33	32.36	26.72	74	7.33	6.92
34	31.68	26.20	75	7.01	6.54
35	31.00	25.68	76	6.69	6.18
36	30.32	25.16	77	6.40	5.83
37	29.64	24.64	78	6.12	5.48
38	28.96	24.12	79	5.80	5.11
39	28.28	23.60	80	5.51	4.75
40	27.61	23.08			

* THE CARLISLE TABLES given above have been adopted as the approved standards for ascertaining the present value of life estates, also as a basis for the verdict of a jury in suits to recover for injuries resulting in loss of life or limb, see the following named cases: Greer *v.* Mayor, etc., 1 Abb. Pr. N. S. 206; Donaldson *v.* R. R. Co., 18 Iowa, 280; McDonald *v.* Chicago & North-Western R. R. Co., 26 Iowa, 124; Walters *v.* The C. R. I. & P. R. R. Co., 41 Iowa, 71; and Simmonson *v.* The C. R. I. & P. R. R. Co., 49 Iowa, 87.

THE NORTHAMPTON TABLES have been admitted in the following named cases: Sauter *v.* N. York Central R. R. Co., 66 N. Y, 50; Geo. R. R. Co. *v.* Oaks, 54 Georgia, 410.

The Court may take judicial notice that the tables produced are approved standards: McHenry *v.* Tokum, 27 Ills, 160; Donaldson *v.* R. R. Co., 18 Iowa, 280.

How Money Grows at Interest.

If one dollar be invested and the interest added to the principal annually, at the rates named, we shall have the following result as the accumulation of one hundred years.

One dollar, 100 years at 1 per cent	$2¾
One dollar, 100 years at 2 per cent	7¼
One dollar, 100 years at 3 per cent	19¼
One dollar, 100 years at 4 per cent	50½
One dollar, 100 years at 5 per cent	131½
One dollar, 100 years at 6 per cent	340
One dollar, 100 years at 7 per cent	868
One dollar, 100 years at 8 per cent	2,203
One dollar, 100 years at 9 per cent	5,513
One dollar, 100 years at 10 per cent	13,809
One dollar, 100 years at 12 per cent	84,675
One dollar, 100 years at 15 per cent	1,174,405
One dollar, 100 years at 18 per cent	15,145,000
One dollar, 100 years at 24 per cent	2,551,799,404

STRENGTH OF ICE.—Ice 2 inches thick will bear infantry; 4 inches thick, cavalry or light guns; 6 inches thick, heavy field guns; 8 inches thick, a weight on sledges not to exceed 1,000 lbs. per square foot.

Legal Holidays in Various States.

January 1st, New Year's Day, is a legal holiday in all the States, except Arkansas, Delaware, Georgia, Kentucky, Maine, Massachusetts, New Hampshire, Rhode Island and North and South Carolina.

February 22d, or *Washington's Birthday*, is a legal holiday in all the States, but Alabama, Arkansas, Florida, Illinois, Indiana, Iowa, Kansas, Maine, Missouri, North Carolina, Ohio, Oregon, Tennessee and Texas.

May 30th, or *Decoration Day*, is a legal holiday only in Colorado, Connecticut, Maine, Michigan, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont and Wisconsin.

January 8th, the Anniversary of the Battle of New Orleans; *February 12th*, the Anniversary of the birth of Abraham Lincoln; and *March 4th*, the Firemen's Anniversary, are legal holidays in Louisiana.

July 4th, Independence Day, is a legal holiday in all the States and Territories.

December 25th, Christmas Day, is a legal holiday in all the States and Territories.

Thanksgiving Day and Public Fast Days appointed by the President of the United States, are legal holidays. Such days are legal holidays in such States as may set them apart for religious observance by the proclamation of the Governor.

Days appointed for General Elections, State or National, are legal holidays in California, Maine, Missouri, New Jersey, New York, Oregon, South Carolina and Wisconsin.

Good Friday is a legal holiday in Florida, Louisiana, Minnesota, and Pennsylvania.

Shrove Tuesday is a legal holiday in Louisiana, and in the cities of Mobile, Montgomery and Selma, Alabama.

Memorial Day (April 26th) is a legal holiday in Georgia.

March 2d, the Anniversary of the Independence of Texas, and *April 21st*, the Anniversary of the Battle of San Jacinto, are legal holidays in Texas.

Thermometers.

There are three thermometers in use—Fahrenheit's, Centigrade, and Reaumer's, each differing from the other with reference to the number of degrees between the freezing and boiling points of water. In Fahrenheit's thermometer, zero is placed at 32 degrees below the freezing point, while in the others zero marks the freezing point. The boiling point in Fahrenheit's is placed at 212 degrees, in Centigrade at 100, and in Reaumer's at 80. The degrees between the freezing and boiling points in the instruments are therefore respectively 180, 100 and 80. The following diagram will perhaps give a more effective idea of the variance:

Fahrenheit	0	32	77	122	167	212
Centigrade	—17.77	0	25	50	75	100
Reaumer	—14.22	0	20	40	60	80

Gold and Silver in the United States.

Table of Coinage—1793 to 1880.

Years.	Gold.	Silver.	Minor.
Prior to 1835	$15,780,160 00	$39,690,079 90	$11,919,888 55
1835 to 1852, inclusive.	22,011,410 00	39,523,202 00	
1853 to 1873, inclusive.	500,114,258 50	65,928,512 70	
1874	50,442,690 00	5,583,601 30	411,925 00
1875	33,553,995 00	10,070,368 00	230,375 00
1876	38,178,962 50	10,120,502 50	260,350 00
1877	44,078,199 00	*28,549,935 00	62,125 00
1878	52,798,980 00	†28,290,825 50	30,694 00
1879	40,986,912 00	27,227,882 50	97,798 00
1880	56,157,735 00	27,942,437 50	269,971 50
Total	$1,133,103,322 00	$292,333,436 90	$13,283,167 05

* Trade dollars $9,162,900; fractional silver, $19,387,035.

† Trade dollars, $11,378,010; standard silver dollars, $8,573,500; fractional silver, $8,339,315 50.

Rates of Mortality.

THE CARLISLE TABLES, showing how many persons out of 10,000 will annually die, on the average, until all are deceased. Used by all Life Insurance Companies in their computations of risk, premiums, etc.

YEAR.	No. Alive.	Deaths.	YEAR.	No. Alive.	Deaths.
At Birth	10000	1539	53	4211	68
1	8461	682	54	4143	70
2	7779	505	55	4073	73
3	7274	276	56	4000	76
4	6998	201	57	3924	82
5	6797	121	58	3842	93
6	6676	82	59	3749	106
7	6594	58	60	3633	122
8	6536	43	61	3521	126
9	6493	33	62	3395	127
10	6460	29	63	3268	125
11	6431	31	64	3143	125
12	6400	32	65	3018	124
13	6368	33	66	2894	123
14	6335	35	67	2771	123
15	6300	39	68	2648	123
16	6261	42	69	2525	124
17	6219	43	70	2401	124
18	6176	43	71	2277	134
19	6133	43	72	2143	140
20	6090	43	73	1997	156
21	6047	42	74	1841	166
22	6005	42	75	1675	160
23	5963	42	76	1515	156
24	5921	42	77	1359	146
25	5879	43	78	1213	132
26	5836	43	79	1081	128
27	5793	45	80	953	116
28	5748	50	81	837	112
29	5698	56	82	725	102
30	5642	57	83	623	94
31	5585	57	84	529	84
32	5528	56	85	445	78
33	5472	55	86	367	71
34	5417	55	87	296	64
35	5362	55	88	232	51
36	5307	56	89	181	39
37	5251	57	90	142	37
38	5194	58	91	105	30
39	5136	61	92	75	21
40	5075	66	93	54	14
41	5009	69	94	40	10
42	4940	71	95	30	7
43	4869	71	96	23	5
44	4798	71	97	18	4
45	4727	70	98	14	3
46	4657	69	99	11	2
47	4588	67	100	9	2
48	4521	63	101	7	2
49	4458	61	102	5	2
50	4397	59	103	3	2
51	4338	62	104	1	1
52	4276	65			

Weight and Stature of Man.

The mean weight and stature of the human body at birth, and at every subsequent age.

MALES.

Age.	Feet.	Lbs.
0	1.64	7.06
2	2.60	25.01
4	3.04	31.38
6	3.44	38.80
9	4.00	49.95
11	4.36	59.77
13	4.72	75.81
15	5.07	96.40
17	5.36	116.56
18	5.44	127.59
20	5.49	132.46
30	5.52	140.38
40	5.52	140.42
50	5.49	139.96
60	5.38	136.07
70	5.32	131.27
80	5.29	127.54
90	5.29	127.54

Mean, 103 66 lbs.

FEMALES.

Age.	Feet.	Lbs.
0	1.62	6.42
2	2.56	23.53
4	3.00	28.67
6	3.38	35.29
9	3.92	47.10
11	4.26	56.57
13	4.60	72.65
15	4.92	89.04
17	5.10	104.34
18	5.13	112.55
20	5.16	115.30
30	5.18	119.82
40	5.18	121.81
50	5.04	123 86
60	4.97	119.76
70	4.97	113.60
80	4.94	108 80
90	4 94	108 81

Mean, 93 73 lbs.

Relative Values and Weights of Woods.

Showing comparative value of fire woods for fuel in a *seasoned state*, or when burnt to charcoal, Shellbark Hickory being taken at 100 as the standard.

NAME.	VALUE.	WEIGHT.
Shellbark Hickory	100	4.469
Pignut Hickory	95	4.241
Chestnut White Oak	86	3.955
Service-tree or Shad-bush	84	3.964
White Oak	81	3.821
Western Hickory	81	3.705
White Ash	77	3.450
Dogwood	75	3.643
Post Oak	74	3.464
Swamp Whortleberry	73	3.361
Barren Scrub Oak	73	3.339
Witch Hazel	72	3.505
Pin Oak	71	3.339
Scrub Black Oak	71	3.254
Apple	70	3.115
Red Oak	69	3.254
Persimmon	69	3.178
Sour-gum	67	3.142
Barren Oak	66	3.102
Mountain Laurel	66	2.963
White Beech	65	3.236
American Hornbeam	65	3.218
Black Walnut	65	3.044
Black Birch	63	3.115
Rock Chestnut Oak	61	3.030
Yellow Oak	60	2.919
Hard Maple	60	2.878
Sassafras	59	2.7[illegible]2
White Elm	58	2.592
Sweet-gum	57	2.834
American Holly	57	2.691
Large Magnolia	56	2.704
Red Cedar	56	2.525
Wild Cherry	55	2.668
Soft Maple	54	2.668
Yellow Pine, soft	54	2.463
Yellow Poplar	52	2.516
Spanish Oak	52	2.449
Sycamore	52	2.391
American Chestnut	52	2.333
Butternut	51	2.534
White Birch	48	2.369
Jersey Pine	48	2.137
Pitch Pine	43	1.906
White Pine	42	1.868

A Woman's Chances of Marriage at Various Ages.

This curiously constructed exhibit by Dr. Granville, is drawn up from the registered cases of 876 married women in France; owing to the difference in climate in the United States, it is safe to say that our women are no nearer maturity at 20 than the French at 18. Of the 876 tabulated, there were married:

Years of age.	Years of age.	Years of age.	Years of age.	Years of age.	Years of age.
3 at 13	77 at 18	59 at 23	22 at 28	7 at 33	2 at 37
11 at 14	115 at 19	53 at 24	17 at 29	5 at 34	0 at 38
16 at 15	118 at 20	36 at 25	9 at 30	3 at 35	1 at 39
43 at 16	86 at 21	24 at 26	7 at 31	0 at 36	0 at 40
45 at 17	85 at 22	28 at 27	5 at 32		

From salutary experience, it would be safe to say that the best results would follow, did our girls not marry until after 20, and our men till after 22, or even 24.

CAPACITY OF BOXES.

The following table will often be found convenient, taking *inside* dimensions:

A box 8 2-5 inches by 8 inches, and 8 inches deep, will contain *a peck.*
A box 8 inches square and 4⅛ inches deep, will contain *a galion.*
A box 7 inches square and 2¾ inches deep, will contain *a half gallon.*
A box 4 inches square and 4 1-5 inches deep, will contain *a quart.*
A box 3 inches square and 3⅓ inches deep, will contain *a pint.*
A box 24 inches by 17 inches and 28 inches deep, will contain *a barrel.*
A box 18 inches by 15½ inches, and 8 inches deep, will contain *a bushel.*
A box 13½ inches square and 11¼ inches deep, will contain *a bushel.*
A box 12 inches by 11½ inches, and 9 inches deep, will contain *a half bushel.*
A box 10 inches square and 10¾ inches deep, will contain *a half bushel.*

TABLE SHOWING THE

AVERAGE VELOCITIES OF VARIOUS BODIES.

	Per hour.		Per sec.
A man walks	3 miles,	or	4 feet.
A horse trots	7 "	or	10 "
A horse runs	20 "	or	29 "
Steamboat runs	18 "	or	26 "
Sailing vessel runs	10 "	or	14 "
Slow rivers flow	3 "	or	4 "
Rapid rivers flow	7 "	or	10 "
A moderate wind blows	7 "	or	10 "
A storm moves	36 "	or	52 "
A hurricane moves	80 "	or	117 "
A rifle ball "	1000 "	or	1466 "
Sound "	743 "	or	1142 "
Light "	192000 miles per sec.		
Electricity "	288000 "		"

THE TURF. FASTEST RECORDED TIME TO JANUARY 1, 1881.

TROTTING.

1 mile—2:10¾, Maud S., against time, in harness, Chicago, Ill., Sept. 18, 1880....2:11¼, second fastest record, St. Julien, harness, against time, Hartford, Ct., Aug. 27, 1880... 2:13¼, 2:11¼, St. Julien, harness, against time, fastest two consecutive trials, Rochester, N. Y., Aug. 12, 1880...2:13½, harness, fastest third heat, Maud S., Chicago, Ill., July 24, 1880...2:15¼, 2:17, 2:16¾, Smuggler, harness, fastest time and best two and three consecutive heats by a stallion, Hartford, Ct., Aug. 31, 1879 ...2:15¼, 2:17, 2:16¾, 2:17¼, 2:18, 2:19¾, fastest five and six consecutive heats, six-heat race; Smuggler won the first and second, the third was dead between him and Goldsmith Maid, and the latter won the three following, Hartford, Ct., Aug. 31, 1876 .. 2:15½, 2:16½, 2:15½, 2:17, best four-heat race; Goldsmith Maid won first heat, Lula the others, Rochester, N. Y., Aug. 14, 1875.... 2:15½, 2:17¼, 2:16¼, 2:19¾, 2.17½, best race of exactly five heats; Goldsmith Maid won first and second, Smuggler the others, Cleveland, O., July 26, 1876....2:15¾, Great Eastern, under saddle, third heat, Morrisania, N. Y., Sept. 22, 1877...2:16½, 2:17, 2:17, Hopeful, fastest time and best two and three consecutive heats to wagon, Chicago, Ill., Oct. 12, 1878...2:17½, 2:18, 2:17, 2:20, Smuggler, harness (second heat dead with Judge Fullerton), fastest four consecutive heats by a stallion, Philadelphia, Pa., July 15, 1876. . 2:19½, Charley Ford, harness, best sixth heat, Hartford, Ct., Aug. 26, 1880....2:25¼, Capt. Crocker, fastest time by a two-year-old, San Francisco, Cal., Nov. 20, 1880....2:14¾, Billy D., with running mate, Cranston, R. I., Oct. 19, 1880.

2 mile heats—4:18½, 4:51, best time and fastest two consecutive heats, in harness; Steve Maxwell, Rochester, N. Y., Aug. 10, 1880... 4:50¼, Gen. Butler, first heat, June 18, 1863, and Dexter, second heat, Fashion Course, L. I., Oct. 27, 1865, both to wagon.

3 miles—7:21¼, Huntress, harness, Brooklyn, L. I., Sept. 21, 1872....7:32½, Dutchman, under saddle, Beacon Course, Hoboken, N. J., Aug. 1, 1839 ..7:53, Longfellow, wagon, Sacramento, Cal., Sept. 21, 1868.

4 miles—10:34½, Longfellow, wagon, California, Dec. 31, 1879...10:51, Dutchman, saddle, May, 1836....11:06, Trustee, harness, Union Course, L. I., June 13, 1849.

5 miles—13 00, Lady Mac, harness, San Francisco, Cal., April 2, 1874....13:43¼, Little Mac, wagon, Oct. 29, 1863.

10 miles—27:27¼, Controller, harness, San Francisco, Cal, Nov. 23, 1878....28:02½, John Stuart, wagon, Boston, Mass., June 30, 1868.

20 miles—58:25, Captain McGowan, harness, half-mile track, Boston, Oct. 31, 1865...58:57, Controller, wagon, San Francisco, Cal., April 20, 1878.

50 miles—2.07:00, J. Castro, saddle, using ten horses and changing every mile, San Francisco, Cal., April 22, 1878 ...3.55:40½, Ariel, harness, driver weighing 60 lbs.,, Albany N.Y., 1846 ...3.59:04, Springle, wagon and driver weighing 400 lbs., Union Course, L. I., Oct. 15, 1855.

100 miles—8.55:53, Conqueror, in harness, Course, L. I., Nov. 12, 1853.

PACING.

1 mile—2:12¼, Sleepy Tom, fifth heat, in harness, Chicago, Ill., July 25, 1879 ...2:13¾, 2:16½, 2:15, 2:15¼, 2:13½, 2:14, harness—fastest first and sixth, and five and six consecutive* heats; Rowdy Boy won the first, Sleepy Tom the second, fifth and sixth, and Mattie Hunter the third and fourth heats—Rochester, N. Y., Aug. 14, 1879....2:14, 2:14, 2:15, 2:16¼, in harness, fastest second, and two, three, and four consecutive heats; first and fourth heats won by Lucy, second and third by Sorrel Dan, Buffalo, N. Y., Aug. 6, 1880....2:14¼, Billy Boyce, under saddle, Buffalo, N.Y., Aug. 1, 1868....2:17½, Pocohontas, wagon and driver weighing 265 lbs., Union Course, L. I., June 21, 1855....2:18, 2:18, 2:17¼, 2:18½, 2:19½, 2:16½, to wagon, fastest four, five, and six consecutive heats; Sweetser won the first, fourth and sixth heats, Lucy the second, and Sleepy George the fifth, Buffalo, N. Y., Aug. 2, 1878.

2 miles—4:56½, Hero, harness, Union Course, L. I., May 17, 1853....4:57½, James K. Polk, saddle, also Roanoake, Philadelphia, June 30, 1850....4:58½, Young America, to wagon. ....5:04¼, Bowery Boy, saddle, Centreville, L. I., Sept. 7, 1829.

3 miles—7:44, Oneida Chief, saddle, Hoboken, N. J., Aug. 15, 1843....7:44, James K. Polk, harness, Centreville Course, L. I., Sept. 13, 1847.

* Consecutive here means from the beginning.

RUNNING.

½ mile—:47¾, Olitipa, 2 years, 97 lbs., Saratoga, N. Y., July 25, 1874.

⅝ mile—1:02, Molly Brown, 2 years, 97 lbs., Springfield, Ill., June 17, 1880.

¾ mile—1:14, Barrett, 2 years, 110 lbs., Monmouth Park, N. J., Aug. 14, 1880, and Knight Templar, 3 years, 77 lbs., Sheepshead Bay, L. I., Sept. 18, 1880.

1 mile—1:39¼, Ten Broeck, 5 years, 110 lbs., against time, Louisville, Ky., May 24, 1877 ....1:40½, Boardman, 4 years, 94 lbs., against horses, Sheepshead Bay, L. I., Sept. 21, 1880.

1⅛ miles—1:54, Bob Woolley, 3 years, 90 lbs., Lexington, Ky., Sept. 6, 1875....1:54¾, Himyar, 5 years, 115 lbs., Louisville, Ky., Sept. 30, 1880.

1¼ miles—2:08, Mendelssohn, 3 years, 95 lbs., Lexington, Ky., May 10, 1880.

1⅜ miles—2:21¾, Uncas, 4 years, 107 lbs., Sheepshead Bay, Sept. 23, 1880.

1½ miles—2:34, Luke Blackburn, 3 years, 102 lbs., Monmouth Park, N. J., Aug. 17, 1880.

1⅝ miles—2:49¼, Ten Broeck, 3 years, 90 lbs., Lexington, Ky., Sept. 9, 1875.

1¾ miles—3:02¾, Monitor, 4 years, 115 lbs., Monmouth Park, N J., Aug. 19, 1880.... 3:04, Luke Blackburn, 3 years, 105 lbs., Louisville, Ky., Sept, 30, 1880

2 miles—3:27⅛, Ten Broeck, 5 years, 110 lbs., against time, Louisville, Ky., May 29, 1877.

2⅛ miles—3:44⅛, Monitor, 4 years, 110 lbs., Baltimore, Md., Oct. 20, 1880.

2¼ miles—3:56¼, Preakness, aged, 114 lbs., and Springbok, 5 years, 114 lbs., dead heat, Saratoga, N. Y., July 29, 1875.

2½ miles—4:27½ Aristides, 4 years, 104 lbs., Lexington, Ky., May 13, 1876.

2⅝ miles—4:58½, Ten Broeck, 4 years, 104 lbs., Lexington, Ky., Sept. 16, 1876.

2¾ miles—4:58¾, Hubbard, 4 years, 108 lbs., Saratoga, N. Y., Aug. 9, 1873.

3 miles—5:26, First King, 3 years, 101 lbs., Melbourne, Australia, Jan. 1, 1878....5:26½, Ten Broeck, 4 years, 102 lbs., Louisville, Ky., Sept. 23, 1876.

4 miles—7:15¾, Ten Broeck, 4 years, 104 lbs., against time, Louisville, Ky., Sept. 27, 1876.

10 miles—26:18, Mr. Brown, 6 years, 160 lbs., ridden by H. C. Peel, match for $1.000 with L. L., aged 160 lbs., ridden by Belmont Purdy—Rancocas, N. J., March 2, 1880.

Turf Directory,

Giving Definitions of Common Terms in Use upon the Running and Trotting Turfs.

ADDED TO THE LIST.—An expression denoting that a horse has been changed to a elding.

AGED HORSES.—Usually applied to horses on the running turf that are over six years of age.

BEEFY.—A horse with too much fat.

BARNEY.—A race in which there has been a "cross," or "sell-out."

BAR.—When a horse is prohibited from running or trotting in a certain class, or entering for any special purse, he is said to be "barred."

BEAT OUT.—Beaten by a distance or from the start.

BOLT.—To give up the race by running to one side.

BOOTS.—Leather or canvas appliances to protect the ankles or knees.

BREAK.—In trotting, to change to a run or skip.

BREAKER.—A horse is said to be a good or bad breaker as regards his ability to get quickly back to the proper gait.

BROKE DOWN.—When the tendons supporting the cannon-bones give way, the horse is said to be broken down.

BRUSH.—A short contest on the road or track.

BY A THROATLATCH.—When a horse wins by a head, he is sometimes said to have won by a throatlatch.

CAROM.—So called when one horse in a race jostles another so as to interfere with the latter. The word is borrowed from the game of billiards, and in England, where the idea was first applied to the running turf, the word is "cannon," the equivalent of "carom."

COLLAR.—To catch up with the leading horse.

COLT.—Usually applied to a male horse until he has completed his fourth year.

CONFEDERACY.—An association of a number of owners of race-horses.

CRACK (To).—This is said of a horse that gives way and falls behind the moment he is caught up with.

CROSS.—See "Barney." It is a double cross where the party who agrees to lose either wins or tries to win without giving warning to his confederates.

CAMPAIGN.—To make a tour through the country during the racing season.

CATCH.—To fall quickly into the proper stride.

CAUTION.—To admonish a jockey or driver against any infraction of the rules.

CIRCUIT.—A number of tracks associated together, such as the Grand Circuit, Eastern Circuit, etc.

CLAIM.—To protest; to claim a name for any horse.

CLUCK.—To make a clucking sound to encourage a horse to greater exertion.

COLLAR.—To draw up on an antagonist.

COLORS.—The caps or costumes worn by jockeys or drivers to distinguish one from another.

COMBINATION.—A pool formed by jockeys or drivers to fix an event.

CONVERT.—To change a horse's gait, such as a pacer to a trotter; a term used by trainers.

CUP.—When a track is so moist that the horse's feet make deep impressions, it is said to "cup."

CUT DOWN.—To run a horse into another and injure his limbs so as to disable him.

CUT IN.—To take advantage of an opening.

CUT OUT.—To lead the others from the start; to set the pace.

DAISY-CUTTER.—A horse that keeps his feet near the ground in trotting or running.

DEAD ONE.—A horse that will not run, or has no chance to win, or is not meant to win.

DASH.—A single heat of one or more miles.

DEAD BEAT.—Beaten to a standstill.

DEAD HEAT.—When two or more horses cross the score at the same instant.

DISTANCE.—In races of mile heats, 80 yards; of two mile heats, 150 yards; of three mile heats, 220 yards; of mile heats, 3 in 5, 100 yards. Horses in these positions are declared "distanced" when the leading horse or horses have crossed the score.

DOSED.—When a horse has been given a drug to cause him to lose a race, he is said to have been dosed.

DRAWN.—Withdrawn before or during a race.

DUFFER.—A horse which loses heart or refuses to exert himself during a race.

ENTRY.—The posting of the names of an owner and horse intending to participate in a race.

END TO END.—A race in which the pace is forced from start to finish.

FEATHERWEIGHT.—Seventy-five pounds. If all the contestants in a race were privileged to "feather," it would be a race at catchweights, although ordinarily "catchweight" means that the owner of a horse can place any weight upon him that he chooses, and he is presumed to choose the lightest practicable.

FILLY.—Usually, a mare continues to be so called until she has completed her fourth year.

FIXED.—A race which is decided, before coming off, to go a certain way, is said to have been "fixed."

FLAG.—The signal used by the judge to shut out or distance a horse.

FLUKE.—So said when a horse has won a race through an accident. Also called a "scratch."

FREE HANDICAP.—It is called a free handicap race in which the owner, if he does not like the weight imposed by the handicapper, may withdraw his horse without paying forfeit.

FOR BLOOD.—An expression used by drivers when they drive to win.

FORFEIT.—To pay forfeit; nonfulfillment of the conditions.

GAD.—To whip or lash a horse.

GET AWAY.—To rush from the score.

GO AS THEY PLEASE.—To wagon, harness, or under saddle, as the owner pleases.

GONE WRONG.—Out of condition, off the feed, or incapacitated from further turf use or training.

GENTLEMAN RIDER.—An amateur, or one who does not ride for pay.

GOT AT.—See "Nobble."

HANDS DOWN.—A horse that wins without the aid of his jockey, and by the sheer force of his own speed is said to "win with (his jockey's) hands down."

HULL DOWN.—A nautical term which, in its application to the turf, means that a horse is so far out of sight (behind) that he has no chance to win.

HANDICAPPED.—Weighted according to age, or the distance to be run or trotted.

HARNESS.—When a horse trots to sulky, he is said to go in "harness."

HEADED.—To lead the way by a head; to be led by a head.

HEAT.—A division of the distance of a race, such as half-mile heats, mile heats, etc.

HIPPODROME.—A race that aims at gate money only, while professing to be for a stake, purse, or prize.

HOMESTRETCH.—The last quarter of a track.

HURDLE.—A fence-like arrangement used in hurdle-races for horses to jump over.

IN CONDITION.—A term used by trainers to express a horse's being in good form for racing.

JOCK.—Jockey, driver, or horsedealer.

JOG.—Generally used where a horse has won easily. Such as: "He came in on a jog."

LEVANTED.—Applied to a word-of-mouth bettor who disappears as soon as he ascertains that he has lost.

LEFT AT THE POST.—A term used on the running turf, where a horse scores for race, but refuses to go on.

LEVEL-HEADED.—Steady. The opposite of flighty.

LIFT.—A term used by drivers when manipulating the reins to rouse a horse to greater exertion.

MAIDEN.—A horse that has never won a running race.

MATCH RACE.—One made expressly between horses, usually not more than two, in contradistinction to a race for a purse.

MILE AND REPEAT.—A race in which a mile is trotted and then repeated, the horse winning each mile being the winner.

MIXED-GAITED.—When a horse changes from a trot to a pace, or runs in front and trots behind, he is said to be mixed-gaited.

MOUNT.—A jockey who is engaged to ride a horse in a race is said to have been given the mount.

MORAL.—"A moral" is a "sure thing." It is a contraction of "a moral certainty."

MUSICIAN.—A horse that roars.

NOBBLE.—To poison a horse on the eve of a race, or otherwise unfit him.

NAMING AT POST.—Naming the starters at the starting post; used on the running turf.

NOMINATION.—The entry or naming of a horse or embryo foal for a race.

OFF.—Out of condition; off the feed.

OPEN THE GAP.—To draw away from the others.

OFFICE.—The same thing as the "tip," which is secret information as to the condition of a horse or the purpose in the race of those who have him in charge. It is called "the straight tip" when the information comes from owner, trainer or rider.

ON.—To be "on" is to back a horse. A person is also "on" who fancies he knows what will be the outcome of a race that other persons believe is to be conducted squarely.

OUTSIDERS.—All persons who do not, in one way or another, thrive by means of racing. Another term for "Producers."

PULLING A HORSE.—Riding or driving to lose, by repressing the speed of a horse. The same thing is popularly but erroneously called "hippodroming."

PUNTING.—When a man backs a horse for small stakes, he is called "a punter;" and if he uses the money he wins on one race to bet on the one next succeeding, he is said to be "playing on velvet." That is, as he cannot lose, he has "a soft thing."

PERMISSION.—Assent from the judges to dismount or get out of the sulky.

PLATES.—Light shoes worn by horses for racing.

PLAY OR PAY.—Either start or lose the money paid for entry.

POLE.—The inside, or inside fence of a track.

POLE-HORSE.—One of a double team; the one having the inside of the track.

POOL.—A combination or aggregation of bets. A clique.

PROTEST.—A complaint made to the judges for having been fouled or otherwise obstructed; a complaint against a horse, driver, or jockey who is not qualified to enter in a certain race or go upon a certain track.

PULLED.—When a horse is prevented by his driver from winning a race, he is said to have been pulled.

QUARTER-HORSE.—In running-turf parlance, a horse good for a short distance only.

QUARTER-POLE.—The first dividing mark of a mile track.

QUITTER.—A horse that loses heart in a race; a "duffer" or bolter.

RACKER.—A horse having a gait between a pace and a trot.

RATTLE-HEADED.—Unsteady, flighty, unreliable.

RECALL.—A call back after a false start.

RECORD.—The time made by a horse, under the rules; more specifically, his best time.

RIGHT OFF THE REEL.—Winning in straight heats. See "Straight Heats."

RINGER.—A running or trotting horse that is entered for or participates under an *alias* in races slower than those of his class.

ROAD-HORSE.—A horse used for road-driving.

ROARER.—A horse that is broken-winded or breathes laboriously.

RULED OFF.—Banished from a track, or all tracks, for infraction of rules.

RULES TO GOVERN.—The National Association rules are generally meant when this expression is used.

RUCK.—The main body of horses in a running race—neither the leaders nor the tailers, the latter of whom are termed whippers-in.

SHUT OUT.—A horse that is distanced.

SANDWICHED.—When running and trotting races are alternated at the same meeting, the events are said to be sandwiched.

SCORE.—The starting-point on a track; to score for a start.

SEASON.—The duration of racing or stud service for the year.

SENT.—Driven to win, or driven fast.

SET BACK.—When a horse has finished first in a heat through an infraction of the rules, the second horse is given his place; this is called a "set back."

SHAKE UP.—To rouse or encourage a horse.

SHUT OUT.—Distanced, or prevented from getting ahead of the others.

SIDE-WHEELER.—A pacer.

SKIP.—A short break.

SPIN.—A short burst of speed; a sharp drive; used by road-riders.

SPLIT HEATS.—Heats divided among the contestants.

SPOKED.—Having the spokes taken out of a wheel by the hub of another's vehicle.

SQUARE AWAY.—To get away steady from the start.

SQUARE-GAITED.—Of level, steady action.

STARTER.—The person who sees that the horses are in proper positions, and that they get away together.

STAYER.—A horse that maintains steadiness, and has the ability to go a long race without distress.

STEADY.—Pure-gaited, level-headed; to keep a horse well in hand.

STEEPLECHASE.—A running race in which fences, ditches, and other obstructions are to be jumped.

STRAIGHT HEATS.—Heats of any races which are won in succession by one horse. As a technicality, the race is not one of straight heats if the first heat is "dead" or is lost by a horse that wins the race in the next consecutive heats.

STRIDE.—The distance from the point where a horse's hind foot leaves the ground to where it is put down.

SUGARED.—Bribed, or paid to throw a race or heat.

SUSPENDED.—Ruled off a track or tracks for a time.

SWEEPSTAKES.—A race in which the winner or first and second horses take the stakes, each owner contributing an equal amount.

SWERVE.—Going out of the regular course, such as cutting in ahead of an opponent.

TICKER.—Stop-watch.

TIME-BAR.—A record which bars a horse from entering in a slower class.

TIP.—See "Office."

TRACK HORSE.—A horse used exclusively for racing.

TRAIN ON.—When a horse is able to race season after season, and improve.

TRIAL.—A private test of a horse's speed.

TURNED OUT.—Withdrawn from the turf and stabled or pastured.

TOUTS.—Hangers-on around stables for the purpose of picking up information and selling it.

UNTRIED HORSE.—Said of a stallion or a mare whose progeny has not yet been a winner.

UNPLACED.—On the running turf, where a field of more than four start, the first four are numbered as they cross the score at the finish; the rest are unplaced.

WAGON (To).—To be driven to a skeleton four-wheeled vehicle.

WALK OVER.—A race in which all the contestants but one are withdrawn.

WEAVER.—A pacer is sometimes called a weaver from the peculiar motion of the head and neck while in action.

WEIGHING-IN.—Weighing the jockeys with their whips and saddles, or drivers in a handicap race, before the start.

WEIGHTS.—Metal appliances for a horse's feet, to steady him or convert from one gait to another. A bar of metal carried by a driver to bring him to the required weight.

WEIGHT-FOR-AGE.—The handicap or weight apportioned to a horse according to age.

WELTER WEIGHTS.—Heavy weights.

WINDED.—Blown out, exhausted.

WINNING STRAIGHT.—See "Straight Heats."

WIRE.—The line from the judges' stand which marks the score.

WORD.—The signal from the judges for a fair start.

WHIPPERS IN.—See "Ruck."

WEARING SILK.—Said of a jockey when he has donned the full suit of his stable.

WELCHER.—One who bets with no intention or means of paying if he loses.

METRIC AND STANDARD SYSTEM OF WEIGHTS AND MEASURES,

WITH TABLES OF EQUIVALENTS.

"THE Metric System is the whole assemblage of measures derived from a fundamental standard called METER."

The metric system of weights and measures originated in France about 1790. In 1799 an international commission assembled at Paris on the invitation of the government to settle, from the results of the great Meridian Survey, the exact length of the "definitive meter." Representatives were present from France, Holland, Denmark, Sweden, Switzerland, Spain, Savoy and the Roman Republics. A committee from the Assembly of Sciences had spent several years of laborious determinations, upon which were to be the standard units of the new metrological system. As the result of the investigations of this international commission, a *ten millionth* part of the earth's quadrant was chosen, and called a meter.

To determine the unit of *weight* a cube of pure water at its greatest density, each edge of which is *one hundredth* of a meter, was taken and called a *gramme or gram.* The multiples and subdivisions were made to correspond to the decimal scale, hence its great simplicity.

Probably no influence had contributed, previous to the adoption of this system, more largely to embarrass trade among the different nations of the world, than the endless diversity of instrumentalities employed for the purpose of determining the *quantities* of exchangeable commodities. It is to this long-felt necessity for one common system of weights and measures throughout the world, that this system, after a lapse of but three-quarters of a century, has been adopted by nearly two-thirds of the inhabitants of the civilized and Christian world. In 1866 an act to authorize the metric system in the United States was passed by Congress. The utility of this system will commend itself even at a glance, and hence the importance of every person becoming acquainted with it.

All metric measures are uniformly multiplied and divided by *ten*, which causes the system to be also called *decimal system* of weights and measures.

The metric system comprises only five standard units, or six, including the units of moneys. The names, uses, and values of these units are:

The METER, which is the unit of length and the basis of all the other metric measures.

The ARE, which is the unit of land measure, and is the square of *ten* meters.

The LITER, which is the unit of measure of capacity (both liquid and dry), and is the cube of a *tenth* part of a meter.

The STERE, which is the unit of solid or cubic measure, and equal to one *cubic* meter.

The GRAM, which is the unit of measures of weights represented as previously stated by the weight in *vacuum* of *one-hundredth* part of the meter.

The FRANC, which is the unit of metric money, represented by a silver coin weighing five grains, and of which nine-tenths are fine metal.

Each unit has its decimal multiples and sub-multiples, i. e., weights and measures ten times larger or ten times smaller than the principal unit. These multiples and sub-multiples are indicated by seven prefixes placed before the several fundamental units. The following are the prefixes:

The multiples are taken from the Greek, the sub-multiples from the Latin.

MULTIPLES.	SUB-MULTIPLES.
1. *Deka*, which means TEN.	*Deci*, which means TENTH.
2. *Hecto*, " " *Hundred.*	*Centi*, " " *Hundredth.*
3. *Kilo*, " " *Thousand.*	*Milli*, " " *Thousandth.*
4. *Myria*,* " " *Ten Thous'd.*	

Thus with the meter we have

The Meter, - -	1 meter.		The Meter		1.
" Deckameter, or	10 "		" Decimeter,	-	0.1
" Hectometer, "	100 "		" Centimeter,	- -	0.01
" Kilometer, "	1000 "		" Millimeter,	-	0.001

NOTE —A similar series may be obtained with any other unit, such as the GRAM, *one Kilogram*, one thousand grains; the LITER, *one Hectoliter*, one hundred liters. The unit of money the *Franc*, admits no multiplying prefixes. Its divisions are termed *Decime*, Centime, Millime, instead of Decifranc, Centifranc, Millifranc, although Decime and Millime are seldom used.

The formation of the tables can be seen at a glance by the following:

RELATIVE VALUE.	LENGTH.	SURFACE.	CAPACITY.	SOLIDITY.	WEIGHT.
10,000	Kyriameter*.				
1,000	Milometer.	Kilare.*	Kiloliter.	Kilostere.*	Kilogram.
100	Hectometer.	Hectare.	Hectoliter.	Hectostere.*	Hectogram.
10	Decameter.	Decare.*	Dekaliter.	Decastere.	Decagram.
UNIT.	METER.	ARE.	LITER.	STERRE.	GRAM.
.1	Decimeter.	Deciare.	Deciliter.	Decistere.	Decigram.
.01	Centimeter.	Centiare.	Centiliter.	Centistere.*	Centigram.
.001	Millimeter.	Milliare.*	Milliliter.	Millistere.*	Milligram.

* Are not in use.

NAMES.	PRONUNCIATION.	ABR.
Millimeter	Mill'-e-mee'-ter	*mm.*
Centimeter	Sent'-e-mee'-ter	*cm.*
Decimeter	Des'-e-mee'-ter	*dm.*
Meter	Mee'-ter	*m.*
Decameter	Dek'-a-mee'-ter	*dkm.*
Hectometer	Hec'-to-mee'-ter	*hm.*
Kilometer	Kill'-o-mee'-ter	*km*
Myriameter	Mir'-e-a-mee'-ter	*mym.*
Milliare	Mill'-e-âre	*ma.*
Centiare	Sent'-e-âre	*ca.*
Deciare	Des'-e-âre	*da.*
*Are**	Are	*a.*
Decare	Dek'-âre	*dka.*
Hectare	Hec'-târe	*ha.*
Kilare	Kill'-âre	*ka.*
Myriare	Mir'-e-âre	*mya.*
Millistere	Mill'-e-steer	*ms.*
Centistere	Sent'-e-steer	*cs.*
Decistere	Des'-e-steer	*ds.*
Stere	Steer	*s.*
Decastere	Dek'-a-steer	*dks.*
Hectostere	Hec'-to-steer	*hs.*
Kilostere	Kill'-o-steer	*ks.*
Myriastere	Mir'-e-a-steer	*nys.*
Milliliter	Mill' e-li'-ter	*ml.*
Centiliter	Sent'-e-li'-ter	*cl.*
Deciliter	Des'-e-li'-ter	*dl.*
Liter	Li'-ter	*l.*
Decaliter	Dek'-a-li'-ter	*dkl.*
Hectoliter	Hec'-to-li'-ter	*hl.*
Kiloliter	Kill'-o-li'-ter	*kl.*
Myrialiter	Mir'-e-a-li'-ter	*myl.*
Milligram	Mill'-e-gram	*mg.*
Centigram	Sent'-e-gram	*cg.*
Decigram	Des'-e-gram	*dg.*
Gram	Gram	*g.*
Decagram	Dek'-a-gram	*dkg.*
Hectogram	Hec'-to-gram	*hg.*
Kilogram	Kill'-o-gram	*kg.*
Myriagram	Mir'-e-a-gram	*myg.*
Quintal	Quin'-tal	*q.*
Tonneau	Tun'-no	*T.*

* The *a* in *deca* and *myria*, and the *o in hecto* and *kilo* are dropped when prefixed to *Are*.

Tables of Standard English Measures and Weights, and the Metric System.

LONG MEASURE.

3 lines or 3 barleycorns make 1 inch.
3 feet make 1 yard.
5½ yards make 1 rod or pole.
40 rods make 1 furlong.
8 furlongs 1 mile.

CLOTH MEASURE.*

2 sixteenths = 1 eighth.
2 eighths = 1 quarter.
2 quarters = 1 half.
4 quarters = 1 yard.

OTHER MEASURES.

3 inches make 1 palm.
4 " " 1 hand.
6 " " 1 span.
18 " " 1 cubit.
21.8 " " 1 Bible cubit.
2½ feet make 1 military pace.
3 " " 1 common pace.
3.28 " " 1 meter.
6 " " 1 fathom.
880 fathoms make 1 mile.

1 knot or geographical mile is $\frac{1}{60}$ of a degree.
3 knots make 1 marine league.
60 " " } 1 degree.
69½ statute miles } 1 degree.
99 1 12 miles } 1 degree.
$\frac{1}{48}$ part of an inch, a hair's breadth.
A ships cable is a chain usually about 120 fathoms or 720 feet long.

* The old system of measuring cloth by nails and ells is not now used in this country.
One minim equals one drop.

SCALE OF COMPARISON.

mi.		fur.		rod.		yd.		ft.		in.
1	=	8	=	320	=	1760	=	5280	=	63360
		1	=	40	=	220	=	660	=	7920
				1	=	5½	=	16½	=	198
						1	=	3	=	36
								1	=	12

TABLE OF EQUIVALENTS AS BETWEEN METRIC AND STANDARD MEASURES.

1 in. = 25½ m. m. (nearly).
1 ft. = 305 " " "
1 yd. = 914 " "
1 rd. = 5,029 " "

1 mi. = 1609.35 m.
1 cm. = .3937 = ⅜ in. (nearly).
1 m. = 39.37 in. = 1.093 yd.
1 km. = .62137 mi. = 198 rds. 13 ft. 10 in.

SQUARE MEASURE.

1 sq. in. = 6.5 sq. cm.
1 sq. ft. = 9.3 sq. dm.
1 sq. yd. = .835 sq. m.
1 acre = 40.47 a.

1 sq. cm. = .155 sq. in.
1 sq. m. = 1550 sq. in. / 10.76 sq. ft.
1 are. = 119.6 sq. yd.
1 ha. = 2.471 acres.

CUBIC SOLID MEASURE.

1 cu. in = 16.387 cu. centm.
1 cu. ft. = 28.34 liters. / .0283 steres.
1 cu. yd. = .76531 steres.
1 cord = 3.6281 steres.
1 fluid oz. = .02958 liters.
1 gal. = 3.786 liters.
1 bus. = 35.24 liters.

1 liter = 1.0567 qt. liq. meas. / .908 qt. dry meas.
1 hectoliter = 2.837 bu. dry meas. / 26.417 gal. liq. meas.
1 kiloliter, 1 cu. meter = 35.316 cu. ft. / 1.308 cu. yd. / 264.17 gal. liq. meas.
1 stere = .2759 cord.

WEIGHT.

1 oz. troy = 31.1 grams.
1 lb. troy, 1 lb. apoth. = 373.2 "
1 oz. avoir. = 28.35 "
1 lb. avoir. = 453.6 "

1 ton avoir. = 907.2 kilos.
1 gram. = 15.432 gr. troy. / .5643 dr. avoir.
1 kilogram = 2.2046 lb. avoir.
1 tonneau = 2204.6 lb. avoir.

ANGULAR MEASURE.

1 r. a. = 100 grades.
1° = 1 1/9 grades.
1' = 1.85 minutes ('cen.).
1" = 3.08 seconds ("cen.).

1 cir. = 400 grades.
1 grade = 9 deg.
1' cen. = 5.4'.
1" cen. = 3.24".

DRY MEASURE.

2 pints (pt.)
8 quarts
4 pecks
36 bushels

1 quart, qt.
1 peck, pk.
1 bushel, bu.
1 chaldron, cald.

SCALE OF COMPARISON.

cald.		bu.		pks.		qts.		pts.
1	=	36	=	144	=	1152	=	2304
		1	=	4	=	32	=	64
				1	=	8	=	16
						1	=	2

NOTE.—The standard bushel is the Winchester, which contains 2150.42 cubic inches, or 77.627 lbs. avoirdupois of distilled water at its maximum density.

Its dimensions are 18½ inches diameter inside, 19½ inches outside, and 8 inches deep.

LIQUID OR WINE MEASURE.

4 gills make 1 pint, pt.
2 pints " 1 quart, qt.
4 quarts " 1 gallon, gal.

31½ gallons make 1 barrel, bbl.
2 barrels } 63 gallons } " 1 hogshead, hh.

SURVEYORS' MEASURE.

25 links make 1 rod.
4 rods " 1 chain.
80 ch. " 1 mile.

SURVEYORS' SQUARE MEASURE.

625 sq. links make 1 sq. rod, sq rd.
16 sq. rods " 1 sq. chain, sq. ch.
10 sq. ch. " 1 acre, A.
640 A. " 1 sq. mile, sq. mi.
36 sq. miles (six mile sq.) make 1 township, Tp.

SQUARE MEASURE.

144 sq. in. make 1 square foot.
9 sq. ft. " 1 square yard.
30¼ sq. yds. " 1 square rod.

40 sq. rds. make 1 rood, or qr. acre.
4 R. " 1 acre.
640 A. " 1 sq. mile or section.

Scale of Comparison.

A.		R.		rds.		sq. yds.		sq. ft.		sq. in.
1	=	4	=	160	=	4840	=	43560	=	6272640
		1	=	40	=	1210	=	10890	=	1568160
				1	=	30¼	=	272¼	=	39204
						1	=	9	=	1296
								1	=	144

Cubic or Solid Measure.

1728 cu. in.	make 1 cubic foot.
27 cu. ft.	" 1 cubic yard.
40 cu. ft. of round timber or 50 cu. ft. of hewn timber	" 1 ton or load.
8 cu. ft.	" 1 cord foot.
16 cd. ft. or 128 cu. ft.	" 1 cord of wood.
24¾ cu. ft.	" 1 perch of stone, or masonry.

Weights.

Troy Weights.

24 grains (gr.)	make 1 pennyweight,	pwt.
20 pwt.	" 1 ounce,	oz.
12 oz.	" 1 pound,	lb.
3⅕ grains	" 1 carat (diamond wt.),	k.

Scale of Comparison.

℔.		oz.		dwt.		gr.
1	=	12	=	240	=	5760
		1	=	20	=	480
				1	=	24
				1k.	=	3⅕

Apothecaries' Weight.

20 grains (gr.)	make 1 scruple,	sc. or ℈
3 scruples	" 1 dram,	dr. or ʒ
8 drams	" 1 ounce,	oz. or ℥
12 ounces	" 1 pound,	lb. or ℔.

Scale of Comparison.

℔.		oz.		dr.		sc.		gr.
1	=	12	=	96	=	288	=	5760
		1	=	8	=	24	=	480
				1	=	3	=	60
						1	=	20

Table of Miscellaneous Weight.

196 lbs.	make 1 barrel of flour.		
200 "	" 1 "	beef, pork or fish.	
280 "	" 1 "	salt at N. Y. Salt Works.	
32 "	" 1 bushel of oats.		
48 "	" 1 "	barley.	
56 "	" 1 "	corn, rye or flax seed.	
14 "	" 1 "	blue-grass-seed.	
46 "	" 1 "	castor-beans.	
44 "	" 1 "	hemp-seed.	
60 "	" 1 "	wheat, beans, clover-seed, peas or potatoes.	
45 "	" 1 "	timothy-seed.	
57 "	" 1 "	onions.	
28 "	" 1 "	apples or peaches dried.	
50 "	" 1 "	salt.	

A sack of wool is 22 stone, that is, 14 lbs. to the stone, 308 lbs.

A pack of wool is 17 stone 2 lbs.=240 lbs.—a pack load for a horse.

A truss of hay is, new, 60 lbs.; old, 50 lbs.; straw, 40 lbs. *A load of hay* is 36 trusses. *A bale of hay* is 300 lbs.

A firkin of butter was formerly 56 lbs., but is now generally put up in 50 or 100 lb. firkins.

A bale of cotton is 400 lbs., but it is put up in different States varying from 280 to 720 lbs. Sea Island cotton is put up in sacks of 300 lbs.

Avoirdupois Weight.

16 drams (dr.)	1 ounce,	oz.
16 oz.	1 pound,	lb.
25 lb.	1 quarter,	qr.
4 qr.	1 hundredweight,	cwt.
20 cwt.	1 ton,	T.
100 lb.	1 cental,	c.

Scale of Comparison.

T.		cwt.		qr.		lb.		oz.		dr.
1	=	20	=	80	=	2000	=	32000	=	512000
		1	=	4	=	100	=	4000	=	25600
				1	=	25	=	400	=	6400
						6	=	16	=	256
								1	=	16

United States money is a decimal currency.

Table.

10 mills (m.)	1 cent,	ct.			
10 cents	1 dime,	d.	100 mills.		
10 dimes	1 dollar,	$	1000 "	100 cents.	
10 dollars	1 eagle,	E.	10000 "	1000 "	100 dimes.

1 eagle (gold) weighs 258 troy grains.
1 dollar (silver) " 412.5 "
1 cent (copper) " 168 "
23.2 grains of pure gold=$1.00.

NOTE.—The gold coins are the *double-eagle*, *eagle*, *half-eagle*, *quarter-eagle*, *three-dollar piece* and *dollar*.

Table of Comparison of the Measures of Capacity.

1 gallon or 4 qt.	wine measure	contains	231	cubic inches.
½ pk. or 4 qt.	dry measure	"	268⅘	"
1 gallon or 4 qt.	beer measure	"	282	"
1 bushel	dry measure	"	2150⅓	"

In England the following weights and measures are sometimes used:

Weight.

3	pounds	= 1 stone, butchers' meat.
7	pounds	= 1 clove.
2	cloves	= 1 stone common articles.
2	stone	= 1 tod of wool.
6½	tods	= 1 wey "
2	weys	= 1 sack "
12	sacks	= 1 last "
240	pounds	= 1 pack "

Cloth Measure.

2½	inches	= 1 nail.
4	nails	= 1 quarter.
4	quarters	= 1 yard.
3	quarters	= 1 Flemish ell.
5	quarters	= 1 English ell.
6	quarters	= 1 French ell.
4⅖	quarters	= 1 Scotch ell.

Dry Measure.

2	quarts	= 1 pottle.
2	bushels	= 1 strike.
2	strikes	= 1 coom.
2	cooms	= 1 quarter.
5	quarters	= 1 load.
3	bushels	= 1 sack.
36	bushels	= 1 chaldron.

Wine Measure.

18	U. S. gal.	= 1 runlet.
25 / 42	Eng. gal. or U. S. Gal.	= 1 tierce.
2	tierces	= 1 puncheon.
52¼ / 63	Eng. gal. or U. S. gal.	= 1 hogshead.
2	hogsheads	= 1 pipe.
2	pipes	= 1 tun.
7½	Eng. gal.	= 1 firkin of beer.
4	firkins	= 1 barrel "

Table of Comparison of Weights, &c.

1 U. S. pound Troy=5760 grs. Troy	1 English yard=36 inches.
1 Eng. pound Troy=5760 " "	1 French meter=39.368+inches.
1 pound Apoth. =5760 " "	1 U. S. bushel =2150.42+cu. in.
1 U. S. pound Av. =7000 " "	1 Eng. " =2218.19+ "
1 Eng. pound Av. =7000 " "	1 U. S. gallon =231 "
144 pounds Av. = 175 lb. Troy.	1 Eng. " =277.26+ "
1 French gram =15.433 grs. "	1 French liter =61.533+ "
1 U. S. yard =36 inches.	1 French are =119.664 sq. yds.

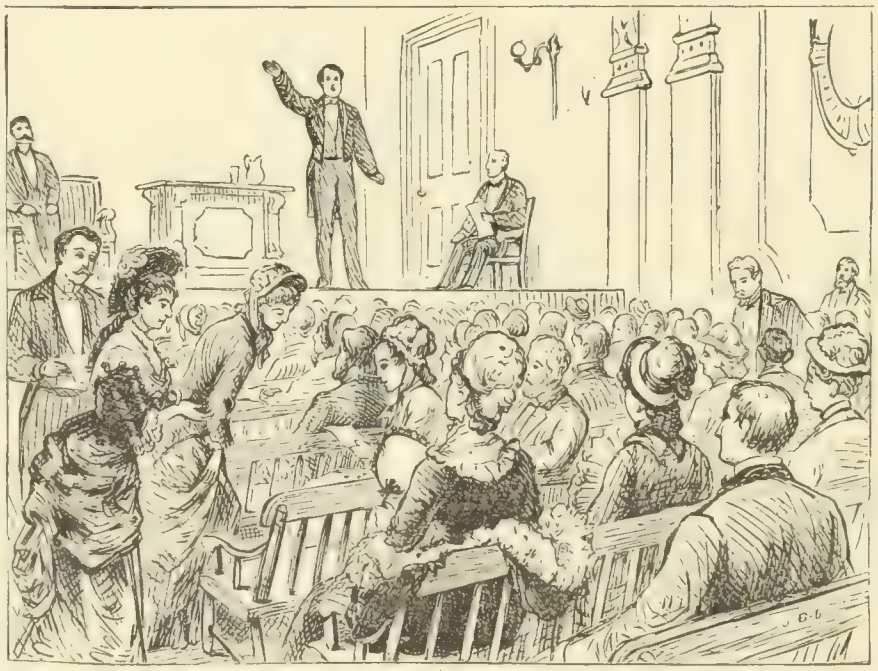
French, English and United States Money

Reduced into United States, English and French money.

Francs.		Dollars.		Pounds Sterling.		Shillings.		Pence.
1	=	0.1930	=	0.03968	=	0.7936	=	9.523
5	=	0.9648	=	0.19840	=	3.968	=	47.62
5.1826	=	1.	=	0.2056	=	4.11	=	49.
25.913	=	5.	=	1.0280	=	20.56	=	247.
25.20	=	4.863	=	1.	=	20.00	=	240.
126.00	=	24.315	=	5.	=	100.00	=	1200.

HOW TO CONDUCT PUBLIC MEETINGS.

IN most occasional assemblies, convened for the transaction of business, a plan of proceeding is already adopted by the organic law, by committees with functions continuing from a previous meeting, or by precedent. But it is frequent that a meeting is called to take original steps on some subject, regarding which no organization has previously existed. In such cases loss of time, if not embarrassment, arises from the want of some definite plan. To meet the demand of such meetings, and others which are without direction, a form of proceeding is here laid down, which can be adapted, by suitable changes, to most others.



It is supposed that a belief exists among men of all political parties that changes, if not a radical revision, are desirable in the tariff regulations of the country, and that an attempt will be made to originate and organize measures for concert of action in the State of Pennsylvania, with a view to finally laying a plan before a National Convention or the United States Congress. In the present instance a County Convention is called to appoint delegates to a State Convention. In such case, certain leading citizens, of different parties, and entertaining among themselves some differences of opinion, unite in a call for a meeting of the citizens, at a stated time and place, in some such form as the following, which is put before all who would be likely to take an interest, one or more speakers of prominence having been secured to address the meeting:

"TARIFF MEETING."

"The citizens of Allegheny County, irrespective of political parties, who are in favor of a change or revision of existing tariff regulations, are requested to meet in Library Hall, in the City of Pittsburgh, on Wednesday evening, November 24th, at 7 o'clock, to take such measures as may be deemed best, and to appoint delegates to attend the Tariff State Convention at Harrisburg, on December 15th, if such step shall seem advisable.

"The meeting will be addressed by Hon. Samuel Randall, Hon. W. D. Kelley, and prominent business men of the County."

Previous to the time advertised, those who are arranging the meeting, hold a conference, and agree

upon nominations for officers of the meeting. They are present promptly at the time set for the meeting, but do not institute proceedings until a half hour thereafter, due allowance thus being made for differences in time carried, and ample opportunity given for all to be present.

Then one of the managers of the meeting will take a position from which he can be seen by all, and say: "Will the meeting please come to order?" Upon compliance with his request, he will continue: "I move that Mr. William H. Brown be chosen Chairman of this meeting." Another of the managers will respond: "I second the motion;" when the first puts the question thus:

"It has been moved and seconded that Mr. William H. Brown be chosen as President of this meeting. All who are in favor of this motion will say 'Aye!'"

The affirmative vote being taken, he will say:

"Those who are opposed will say 'No.'"

If the motion be carried, he will add:

"The ayes have it. Mr. Brown is elected and will please take the Chair."

He will then withdraw, and Mr. Brown will take the Chair.

Some other gentleman will then say:

"I move that Mr. Henry Hawley be chosen as Secretary of this meeting."

Another member will second the motion, and the chairman will put the question and announce the result of the vote. If elected, Mr. Hawley will take his proper place.

The meeting is now organized. The Chairman will direct the Secretary to read the call for the meeting, and when that is done, will say:

"Gentlemen, you have heard the call agreeably to which we have assembled; what is your pleasure?"

A member now rises and says: "I move that a committee of five be appointed by the meeting [or by the Chair] to prepare and report resolutions on the subject named in the call."

Another member seconds the motion. The Chairman then says:

"Gentlemen, you have heard the motion. Are you ready for the question?"

Should any member desire to oppose the resolution, he will now rise and address the meeting, beginning with the words, "Mr. Chairman."

The Chairman turns towards the speaker and listens respectfully to him, and to all who may follow him. In case no one opposes the motion, or when the speakers against it have concluded their remarks, he will put the question and announce the vote. If the motion prevails, he says, if it is understood that he shall appoint the committee, "I will appoint Mr. ——— (*the mover of the resolution*) and Messrs. ——— (*four other members*) as the committee."

The committee will now withdraw to prepare the resolutions.

During the absence of the committee the speakers appointed to address the meeting will be introduced in due order by the Chairman.

When the speaking is ended, the Chairman, or other member, appointed for the purpose by the Committee on Resolutions, comes forward, and says:

"Mr. Chairman, the committee on resolutions beg leave to report the following which they have unanimously adopted."

He then reads the resolutions, and hands the paper to the Secretary.

The Chairman now says:

"Gentlemen, you have heard the report of the committee. What order shall be taken?"

Some one says:

"I move that it be received, and the resolutions adopted."

Another seconds the motion.

The Chairman then states the question as follows:

"The motion is made and seconded that the report of the committee be received, and the resolutions adopted."

Debate is now in order, and, on such an important measure, will most likely be extended, especially if the resolutions recommend the appointment of delegates to the State Convention.

The business will probably not be concluded at this meeting. In such case, some member will rise and say:

"Mr. Chairman, in view of the lateness of the hour, and the gravity of the subject, I move that this meeting do now adjourn to 7 o'clock on Wednesday evening, December 1st."

Another seconds the motion in the usual form, and without allowing further debate the Chairman says:

"It is moved and seconded that this meeting do now adjourn to 7 o'clock on Wednesday evening, December 1st. All who are in favor of the motion will say 'Aye.'" The negative is called and the result of the vote declared.

In case of a definite adjournment, the matter will be taken up at the adjourned meeting where it was left.

In this case, however, it is assumed that no such adjournment takes place. The discussion continues, with amendments, until all seem ready to vote. The Chairman then states the question on the reception of the report and adoption of resolutions as he did at first, and puts the question according to the usual form as given above. If the vote be favorable he will say:

"The motion is carried, and the resolutions adopted. What is the pleasure of the meeting?"

If delegates are to be appointed to the State convention, a regular motion will be made, seconded and put to vote on such appointment, stating that the selection shall be by ballot or *viva voce*. The Chairman will then await nominations. If the choice is to be *viva voce*, one says: "I nominate Mr. Albert G. Keller as a delegate." This may receive a second or not.

The Chairman then says, "Mr. Albert G. Keller is nominated. All who are in favor of his election as a delegate will say 'Aye.'" The negative then, "All who are opposed, 'No.'" He declares the result, and so treats the names in the order presented. Or the meeting may nominate all, and then vote at once on the whole. In case of choice by ballot, the Chairman appoints tellers and says:

"Gentlemen, prepare your ballots. All who are in favor of A. G. Keller [*or naming all if they are to be voted upon together*] will write *yes* on their ballots, and all who are opposed, *no*, and deposit their ballots with the tellers." The tellers collect the ballots and assist the Chairman in counting them. The result of the vote being in the affirmative, the Chairman says:

"Mr. Keller [*or naming all, if elected*] is chosen as a delegate [*or delegates*]."

When, by this process, the delegation is full, the Chairman says:

"Gentlemen, the delegation is full, and stands as follows:" [*naming those chosen, or asking the Secretary to do so*] and continues:

"What is your further pleasure?"

If there be no further business, an appropriate resolution of thanks to the officers for their services is passed. One will then move that the meeting adjourn, another making a second, and the Chairman will immediately put the question to vote, it being not debatable. This motion being carried, he will say:

"This meeting stands adjourned without day."

Should it be intended that the proceedings be published, the Secretary prepares a careful account and supervises such publication as the meeting may direct.

In case of the meeting assumed, in which there was no adjournment to another time, the account should be substantially as follows:

"Pursuant to a public notice, a large number of the business men and other citizens of Allegheny county, irrespective of political parties, met in Library Hall, in Pittsburgh, on Monday evening, November 24th, to consider the subject of a change in the tariff regulations.

"Mr. William H. Brown was chosen Chairman and Mr. Henry Hawley elected Secretary.

"On motion of [*naming the mover*], a committee of five consisting of [*naming the members*] was appointed to prepare and report resolutions on the subject named in the call.

"While the committee was out, able and instructive addresses were made to the meeting by Hon. Samuel Randall, Hon. W. D. Kelley, Herman L. Wisner, Esq., and other leading business men of the city and county.

"The committee on resolutions, through the chairman, [*or naming the one who presented the report*] reported the following, which were adopted, [*giving the resolutions*].

[If the resolutions of the committee were amended, the record should be:

"The Committee on Resolutions, through the chairman, etc., reported a draft, which was amended and adopted in the following form:"]

"Agreeably to the resolutions, the following gentlemen were appointed delegates to the State Convention at Harrisburg [*naming them*].

"The meeting then adjourned.

"HENRY HAWLEY,
Secretary.

"WILLIAM H. BROWN,
Chairman."

MANUAL OF PARLIAMENTARY PROCEDURE.

TABLE OF RULES OBSERVED IN CONGRESS AND IN PUBLIC BODIES.

Follow each motion to its respective references on this page, and you master the intricacies of Parliamentary Law in this country at one glance, embracing about three hundred points of order.

Motion to adjourn	1	a	*	B	*a*	II	x
Motion to determine time to which to ad.	2	a	†	A	*a*	II	x
Motion to amend	3	a	†	A	*a*	II	x
Motion to amend an amendment	3	a	*	A	*a*	II	x
Motion to amend the rules	3	a	†	A	*b*	II	x
Motion to appeal from Speaker's decision *re* indecorum	1	a	*	A	*a*	II	y
Motion to appeal from Speaker's decision generally	3	a	*	A	*a*	II	y
Call to order	1	a	*	A	*a*	III	y
Motion to close debate on question	1	a	†	A	*b*	II	x
Motion to commit	3	b	†	A	*a*	II	x
Motion to extend limits of debate on question	1	a	†	A	*a*	II	x
Leave to continue speaking after indecorum	1	a	*	A	*a*	II	x
Motion that ---- do lie on the table	1	a	*	C	*a*	II	x
Motion to limit debate on question	1	a	†	A	*b*	II	x
Objection to consideration of question	1	a	*	A	*b*	III	y
Motion for the orders of the day	1	a	*	A	*a*	III	y
Motion to postpone to a definite time	4	a	†	A	*a*	II	x
Motion to postpone indefinitely	3	b	*	A	*a*	II	x
Motion for previous question	1	a	*	A	*b*	II	x
Questions touching priority of business	1	a	†	A	*a*	II	x
Questions of privilege	3	a	†	A	*a*	II	x
Reading papers	1	a	*	A	*a*	II	x
Motion to reconsider a debatable question	3	b	*	B	*a*	II	z
Motion to reconsider an undebatable question	1	a	*	B	*a*	II	z
Motion to refer a question	3	b	†	A	*a*	II	x
Motion that committee do now rise	1	a	*	B	*a*	II	x
Question whether subject shall be discussed	1	a	*	A	*b*	III	y
Motion to make subject a special order	3	a	†	A	*b*	II	x
To substitute—in the nature of an amendment	3	a	†	A	*a*	II	x
Motion to suspend the rules	1	a	*	B	*b*	II	x
Motion to take from the table	1	a	*	C	*a*	II	x
To take up question out of its proper order	1	a	*	A	*b*	II	x
Motion to withdraw a motion	1	a	*	A	*a*	II	x
Questions of precedence of questions	5	6	7	8	9	10	12
Forms in which questions may be put	13	14	15	16	17	18	19

1 Question undebatable; sometimes remarks tacitly allowed.
2 Undebatable if another question is before the assembly.
3 Debatable question.
4 Limited debate only on propriety of postponement.
a Does not allow reference to main question.
b Opens the main question to debate.
* Cannot be amended.
† May be amended.
A Can be reconsidered.
B Cannot be reconsidered.
C An affirmative vote on this question cannot be reconsidered.
b Requires two-third vote unless special rules have been enacted.
a Simple majority suffices to determine the question.
II Motion must be seconded.
III Does not require to be seconded.
x Not in order when another has the floor.
y In order at any time though another has the floor.
z May be moved and entered on the record when another has the floor, but the business then before the assembly may not be put aside. The motion must be made by one who voted on the prevailing side, and on the same day as the original vote was taken.
5 Fixing the time to which an adjournment may be made; ranks first.
6 To adjourn without limitation; second.
7 Motion for the Orders of the Day; third.
8 Motion that------do lie on the table; fourth.
9 Motion for the previous question; fifth.
10 Motion to postpone definitely; sixth.
12 Motion to commit; seventh.
13 Motion to amend; eighth.
14 Motion to postpone indefinitely; ninth.
15 On motion to strike out words: "Shall the words stand part of the motion," unless a majority sustains the words they are struck out.
16 On motion for the previous question, the form to be observed is, "Shall the main question be now put?" This, if carried, ends debate.
17 On an appeal from the Chair's decision: "Shall the decision be sustained as the ruling of the house?" The chair is generally sustained.
18 On motion for Orders of the Day: "Will the house now proceed to the Orders of the Day?" This, if carried, supersedes intervening motions.
19 When an objection is raised to considering question: "Shall the question be considered?" objection may be made by any member before debate has commenced, but not subsequently.

Motion to reconsider, if made in proper form, when another question has the floor, may be "called up by the mover, when that question is disposed of, in any way, for the time being; and it then takes precedence of all other questions, except motions to adjourn, or to fix the time to which 'this house upon its rising shall adjourn.'"

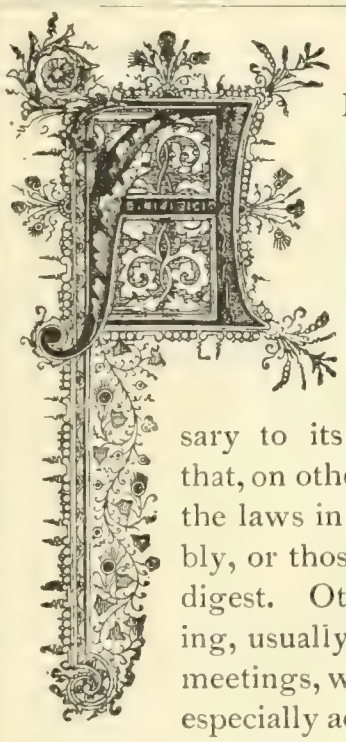
When the yeas and nays are called for and the house has ordered the vote to be taken in that way, the question may be put thus: "As many as are in favor----will answer *aye;* those opposed will answer *no*, when their names are called."

When in a division it shall appear that a member has been counted on the side *against* which he intended to vote, an amendment may be made by order of the presiding officer, who shall ask the wrongly voting member "on which side he intended to give his voice." This can only be done upon the representation of the member concerned, and his answer to the question is final in the disposition of his vote, which will be recorded accordingly.

A COMPENDIUM OF PARLIAMENTARY RULES.

BASED UPON THE RULES AND PRACTICE OF CONGRESS.

The Organization and Conduct of Business for Societies, Conventions, and other Deliberative Assemblies.



A BODY regularly organized has a demand for a set of Rules which will expedite its proceedings and settle matters of dispute. Such usually designates in its Constitution, if it have one, certain Rules, which will be specially necessary to its government, and then state that, on other points, the authority shall be the laws in vogue in some other assembly, or those set forth in some manual or digest. Others prepare a code embodying, usually, what will be required in all meetings, with such additions as are more especially adapted to their purposes. Unorganized, occasional bodies are not bound to any code, but it is customary to act upon those which are generally accepted by deliberative assemblies.

The following are in common use, and will serve the purposes of most ordinary assemblies. They are suitable as a basis of a code for a body organizing for permanent or stated work, if supplemented or abridged as the peculiar nature or circumstances of the body may require:

I.—ORGANIZATION.

(1) Upon the assembling of a meeting, if no one has been previously anthorized to preside, some one usually addresses the others on the necessity of an organization, and requests nominations for a Chairman. Nominations being made, (sometimes with a second, sometimes not), he puts the question whether the one first nominated shall take the Chair. If the vote be negative, action is taken on the other names in the order they were mentioned, until a Chairman is appointed. The presiding officer, who is usually denominated *Chairman*, *President*, *Moderator*, etc., takes the Chair, and continues the organization by asking for nominations for Secretary (or Clerk) and such other officers as may be thought best.

(2) The organization thus effected is frequently sufficient; but, if it be desirable to increase the number of officers or to select them more deliberately, it is customary to consider the above-described organization temporary, and refer the matter of permanent organization to a committee, usually with power to make nominations for the offices, upon whose report the meeting organizes, either in conformity thereto or with modifications, which modifications may amount to an entire rejection of the report.

(3) When the members of an assembly are representatives of others it is necessary to determine, before entering upon the regular proceedings, who are duly chosen members. This bars unauthorized persons from the proceedings, and procures a list of members for use in the appointment of committees, and other business. Usually a Committee on Credentials is appointed to prepare such a list, and often is empowered to investigate rival claims, if any be presented. When a member's right to a seat is in dispute, he should be allowed a hearing, and then withdraw until the case is decided. He may, by the indulgence of the meeting, retain his seat during action on his case, but should take no

part in the discussion and vote. It being a universally accepted principle that those whose claims as members are in question have no rights in the proceedings, only those should be selected as officers or members of committees whose rights or claims are not so questioned.

II.—QUORUM.

In all regular bodies it is necessary that a certain number of the members, called a quorum, should meet and participate, in order to transact business; otherwise, haste and unfairness are possible, or matters may be decided by a number too small to be considered representative of the will of the membership. This number may be determined by a constitutional provision, by law, by custom, or not be named at all. In the last instance a majority of the members is requisite. In bodies unorganized or without precedent no restrictions as to quorum can be urged.

If, at the beginning of a meeting, or during its progress, it is ascertained that a quorum is not present, a less number may be called to order, but can do nothing more than adjourn, except in such bodies as have provisions for compelling the attendance of members.

III.—DECISION.

In most questions and elections the majority of votes of those present constitute the will of the body—in some, a majority of the whole membership; but a special provision may change this. In legislative assemblies, for instance, even one-fourth may require the yeas and nays. Changes in any rule of order may require a vote of two-thirds, or even more. In elections where more than two receive votes a plurality only is often required. The President and Secretary are necessary to the conduct of a meeting, and, hence, should be chosen by such a vote as will insure their retention in office in the ordinary course of business. Their election, therefore, requires a major vote, with a few exceptions. Otherwise, since they are subject to removal by the body electing them, they may be deposed by a majority formed from those who had voted for two or more rival candidates.

IV.—DUTIES OF OFFICERS.

(1) The presiding officer has, in the main, the following duties to perform: Call the meeting to order at the appointed time; announce the order of business at the several stages; receive motions regularly made; put to vote the questions and announce the result; receive and announce to the assembly messages and communications; sign, when directed, the acts, orders or other proceedings of the assembly; give information, when referred to, on a point of order or usage; name the members of committees when no other provision is made for the appointment; enforce the observance of the established rules of order, and general order and decorum; represent impartially the will of the assembly, and guard its general interests.

(2) If the organization has Vice-Presidents, the duties of the presiding officer will devolve upon one of these in his absence, or in case of his leaving the Chair to participate in the proceedings. If no Vice-President has been chosen, in the absence of the presiding officer a Chairman or President *pro tempore* is appointed, in the choice of whom the Secretary or Clerk should conduct the proceedings. The presiding officer should stand when putting a question, but may sit while reading.

(3) The duties of the Secretary or Clerk are: To call the roll of the assembly whenever ordered, noting the answers on the yeas and nays; to take notes of all proceedings, making entries in the records of all things done in the assembly; to notify committees of their appointment and the business to them referred; to read all papers, etc., when ordered; to sign, sometimes with the presiding officer, the acts and other proceedings of the assembly; to guard all the papers and documents of the assembly and have them for convenient reference; and in some instances, to make an entry of what is merely proposed or moved, without coming to a vote, and to take notes of all or particular speeches. He is expected to stand while reading or calling a roll. If he have no assistant, his place is filled by the appointment of one to act *pro tempore*.

V.—PRESENTATION OF BUSINESS.

(1) Proceedings are ordinarily initiated by some member submitting a motion or proposition to the assembly, or presenting a communication from one who is not a member.

(2) In speaking to an assembly, whether to present a proposition, petition or other communication,

to make or second a motion, to make a mere statement, or to make an address in debate, one must rise, address the presiding officer by his proper title, and wait until recognized by name. He then has obtained the floor and may proceed with his business.

(3) In case two members or more rise and address the Chair so nearly at the same time that he can not decide who rose first, the one first heard is entitled to his recognition. Should his decision be unsatisfactory, any member may question it by saying that in his opinion another was first up, and get the sense of the assembly as to which of the members shall have the floor. The question should first be taken whether the one announced by the presiding officer should have the floor, and if the vote be negative their action should be taken upon the one for whom the floor is claimed against him.

(4) A member desiring to put a motion before an assembly draws it up and introduces it in the form in which he desires it to pass. If it receives a second it may then be put to question.

(5) A petition or other communication from persons not members should be signed by the petitioner, or other one communicating, in his own name, unless he be sick, or be present at the meeting, and should be offered by some member to whom it has been intrusted. The member so presenting a petition should be informed of its purport, so as to be prepared to state its substance when offering it, and be ready to say that he believes it to be in proper form and free from objectionable features. The member, in presenting the petition, states its substance, lays it before the assembly and moves it be received, or resumes his seat without such motion, which may be made by another. If it obtains a second the question is put whether it shall be received. Usually, however, a petition is received by the presiding officer, requiring no motion on reception unless objection be made. After its reception the Clerk reads the petition to the assembly, sometimes by motion of the assembly, before any order regarding it can be made. It is then ready for action to grant, postpone, or lay on the table for further examination.

(6) A member submitting a principal motion, or one offering an amendment to such, which requires additional words, must reduce the same to writing. Incidental motions, such as for adjournment, lying on the table, postponement, etc., are not subject to this rule. If the mover of a principal motion, or an amendment to one, fails to reduce it to writing, the presiding officer may refuse to receive it, or may himself put it in writing.

(7) A motion must receive a second, as a rule, before action can be taken, though in routine business motions pass without this. In some privileged or particular proceedings, also, a second is not necessary, while in a few, motions must be seconded by more than one member. A second is not necessary, for instance, to proceed with an order of the assembly, as the order of the day, observance of decorum or regularity in proceedings.

(8) After a motion has been made and seconded, the presiding officer states it, and it is then ready for decision. Previous to the statement it is not in order to speak on it or to make other motions. After the statement of a question it belongs to the assembly, and can be withdrawn only by leave of the assembly, which must be given by a regular motion. The restriction as to modifications, withdrawal, or suggestions by the mover, do not apply previous to the statement of a question. When the motion is once under the control of the assembly the presiding officer must state it, or cause it to be read, if in writing, as often as a member wishes it, for his information. At this stage of a motion —*i. e.*, after statement—other motions can not be entertained, except such as in their nature are previous and entitled to be first decided.

VI.—ACTION ON MOTIONS.

(1) If a proposition be made in such form that the assembly is ready to act upon it, the question may be put at once, and the result determined. If, however, the assembly desire to suppress the proposition altogether, a motion for indefinite postponement is common.

(2) If the assembly desire to entertain the proposition, but not immediately, action may be delayed for further information or examination, or to give place to more pressing business, by a motion to postpone or lie on the table.

(3) The substance of a proposition may be acceptable, but the form so unsatisfactory that the assembly cannot give the necessary consideration

for modifying the form. It is then proper to refer the matter to a committee for revision.

(4) If it is desired to suppress debate on a question, it is the practice to move the previous question.

(5) The proposition being acceptable, and the form satisfactory, the assembly may desire to alter or amend; in which case a motion to amend is the common one.

VII. MOTIONS: THEIR NATURE AND HOW MADE.

(1) INDEFINITE POSTPONEMENT.—A motion may be entirely suppressed without a direct vote upon it by an indefinite postponement, *i. e.*, a postponement without setting a day for further consideration. If this question be decided in the affirmative, the motion cannot be renewed; if in the negative, it has no effect, the question being still in the possession of the assembly.

(2) DEFINITE POSTPONEMENT.—When it is desired, for any reason, to defer the consideration of a question to a future time, a motion to postpone to a day named is the most common. Sometimes, however, it is wished to effect a practical indefinite po tponement; this can be done by fixing a day which will ordinarily prove to be beyond the close of the session. Such a motion is substantially one for indefinite postponement.

(3) LIE ON THE TABLE.—The assembly may put off a question for future consideration by a motion to lie on the table. The decision being affirmative, the matter so deferred may be taken up at the convenience of the assembly, although, strictly, no further action is in order on the same day. The motion, may, however, specify that the question shall lie on the table until some other topic shall be disposed of. The motion, at the proper time, to proceed with the subject is that the assembly "do now consider the subject in question." Sometimes a motion is made to take from the table. If this be seconded, stated and decided in the affirmative, the main question is before the assembly. A negative decision on taking up leaves the question on the table. The motion to lie on the table is sometimes intended as a final disposition of a matter, and, whether so designed or not, has that effect when no step is made to consider or take it up.

(4) COMMITMENT.—To secure a more deliberate consideration of a matter, to gain further information upon it, or to improve the form in which it is presented, a motion is usually made to refer to a committee; a committee's report may also be recommitted. This committee should be the regular one whose duties embrace the subject, if there be such; otherwise the motion should be to refer to a special committee, whose character should be named in the motion. If there be doubt as to whether the functions of the standing committee named extend to the matter, and motions are made for a reference to that committee, and at the same time to a special committee, the question regarding the former should be first put. A part of a subject may be referred to a committee, or different parts to different committees. If the committee be instructed as to the duties assigned, such instruction must be strictly followed. In the absence of instructions, the committee has full power to report in any manner consistent with the received forms of parliamentary proceedings. A committee's authority on the matter referred, as well as on the time and manner of proceeding, is wholly dependent upon the order instituting it. It can act only upon what is committed, and is not authorized to change the subject by amending. A Committee of the Whole is subject to the same rule.

(5) PREVIOUS QUESTION.—In the United States the previous question is mainly used to suppress debate on the main question. The motion being made and seconded, the presiding officer, without delay, states the question and asks, "shall the main question be now put?" If the decision be affirmative, the main question must be immediately put, without debate or further consideration, the result being the will of the assembly on such main question. If the decision on the previous question be negative, the effect, in the United States House of Representatives, is to remove the main question from the house for the day; which is, also, usage in most other bodies. In some places such negative decision leaves the main question under debate at any time during the sitting. The mover may have different ends in view at different times. He may desire to secure an immediate vote on the main question, judging the assembly to be in an attitude at the time to give such a decision as he may wish. In this case he, of course, wishes the decision on

the previous question to be affirmative. If he wishes to remove the principal question from the assembly, without a vote, he will move the previous question at a time when he thinks the house is not ready for it, and will give a negative decision on the previous question. Again, he may desire to expedite the proceedings by forcing the assembly to an immediate disposition, in some form, of the matter before it.

VIII.—AMENDMENTS.

(1) By the Mover.—After a motion has been stated by the presiding officer as a question, the mover may modify it only by general consent. If such modification be objected to, the mover must gain permission of the assembly, by a motion, second and statement, before he can modify his motion. When an amendment has been moved and seconded by another, the mover sometimes consents to it, and the amendment is made without a question being taken; but this can be done only by general consent, and, in case of objection, can not be effected excepting by a regular question. Before a question has been stated the mover may modify or withdraw, but after the statement, in the absence of general consent, he can take such a course only as any other member.

(2) Blanks.—The mover may leave blanks to be filled by the assembly. If these are for numbers and times, motions to fill them are to be decided before the principal question. If they are for provisions of a nature similar to the main question, they are filled by the same method as amendments by insertion of words are made. Blanks for times and numbers are filled upon motions, and each may be considered apart from the others. The more common and convenient mode, however, is for several motions to be made and then arranged in such order as will best secure an agreement of the assembly. In filling blanks with numbers and times it is the rule to begin at a point where the least number will probably agree, and recede or advance until the requisite agreement is secured. In cases in which the greater includes the less, as in fixing a limit to a sentence, the questions begin from the *greatest number* and the *longest time*, and recede toward the *lowest number* and *nearest time*. When the less includes the greater, as when an assembly shall finally adjourn, the question must begin with the least and advance until the proper agreement is secured. This order, nevertheless, is far from uniform. Most legislative assemblies regulate this by special rules.

(3) Division.—If a motion embraces two or more parts so distinct as to admit of division into independent questions, and it is believed that the assembly would approve a part, and not the whole, a motion is frequently divided into separate questions, to be decided apart from one another, the division being effected by a regular motion, made and seconded. In this case the mover should state how he intends to make the division, and his motion is subject to amendment, in like manner as others of the character of amendments. Sometimes deliberative assemblies provide for these divisions, when the question is susceptible of them, upon the mere demand of a member; but, in the absence of such provision, one member's demand alone is not sufficient. In cases of division the presiding officer must decide into how many parts a motion can be divided, or, indeed, whether it is divisible at all, *i. e.*, whether the question comprehends parts so distinct that in the absence of one or more, the others shall be entire.

(4) Union and Separation.—When two or more parts of a motion may be better united into one, usually one is rejected, and then its substance incorporated as an amendment. If, on the contrary, one part may be better resolved into two, any part may be cast out in the form of an amendment, and put into a separate part as an amendment. In either of the cases named it is still better to refer the matter to a committee, when consistent with the proceedings.

(5) Striking Out and Inserting.—When an amendment on striking out has been rejected, although a motion to strike out just the same words would not be in order, it is allowed to move to strike out the same, or a part, together with other words, *provided* the amendment is substantially different from the one rejected. So, too, when an amendment has been adopted striking out a part, it is not allowable to move the insertion of merely the same, but it is in order to move to insert the same or a part, with such additions as will make the insertion proposed actually different from what was struck out. A proposed amendment to

strike out a paragraph may be itself amended by striking out a part of the paragraph, by inserting words, or by both. Those who desire to retain such paragraph, but in an amended form, must secure their amendment before the question is put on striking out; for the vote on striking out, whether affirmative or negative, according to rules already given, prevents further amendments. In stating a question on striking out, the passage to be amended is read as it stands, the words to be struck out then named, and finally the entire passage as it will be if the amendment is agreed to.

Agreeably to the rules on amendments by striking out, it is not allowable, when an amendment to insert has been rejected, to move the insertion of the same; nor, when an insertion has by vote been agreed to, can one move the rejection of the same; but it is in order to move the insertion and rejection, respectively, of the same or a part, *provided* additions be made which shall make them essentially different questions from those just acted upon. A proposed amendment to insert a paragraph may be amended in the same manner as was described above on striking out one. So, too, those who desire to amend a paragraph which it is proposed to insert as an amendment, must secure their amendment thereto before the vote on amendment by insertion is taken. The order in stating an amendment by insertion is to read the passage to be amended, then the words which it is proposed to insert, and finally the passage as it will stand if the amendment is agreed to.

A question on amending by striking out and inserting is susceptible of division, and such division must be made by order of the assembly, by a regular motion and vote, or by demand, under special rule, of a member. If such division be made, the vote should be first taken on striking out. If this be decided in the affirmative, then the vote on inserting is taken; but if the vote on striking out be negative, that on inserting falls. On such division, each part is subject to the same proceedings as if it were a separate question. If the question to strike out and insert is put undivided and the vote is negative, the same motion may not be renewed; but it is in order to move to strike out the words which it was originally proposed to reject, or a part of them, with others, and insert the same as proposed before; or to make any other combination by striking out and inserting, which will be an essentially different proposition from the one rejected. If the vote on striking out and inserting be decided in the affirmative, it cannot be moved to strike out what has been inserted, nor to insert what has been taken out, or a part thereof; but a motion is in order to insert or strike out, or both, in such a manner that the motion shall really differ from the question agreed upon.

A proposed amendment on striking out and inserting may be amended by striking out from and inserting in either or both paragraphs proposed to be struck out and inserted, and this may be done as other amendments. Those who desire to amend either of the paragraphs which it is proposed to strike out and insert, must secure the amendments before the question comes to a vote, because after a negative vote a part which the assembly has refused to strike out can not be amended, nor can that which it has refused to insert be moved again; and after an affirmative vote that which has been inserted can not be amended, nor can that which has been taken out be moved again. A motion on striking out and inserting should be stated as those named before, namely: first, the reading of the passage proposed to be amended as it stands, then the words which it is proposed to strike out and insert, and, finally, the whole passage as it will stand if the amendment shall prevail.

(6) Amendment to an Amendment.—An original amendment is itself susceptible of amendment, but an amendment to an amendment cannot be be further amended. One may, however, bring about the effect of such third amendment by securing the rejection of the amendment to the amendment and then renewing it in whatever form he wished to amend it. That which an assembly has by vote agreed upon, whether in adopting or rejecting an amendment, can not be subsequently amended or altered; nor can that which has been rejected as an amendment be again moved. If a proposed amendment is inconsistent with one that has been already adopted by the assembly, this is sufficient ground for rejection by the assembly, but its suppression does not come within the powers of the presiding officer. When two or more distinct parts are embodied in a proposition, amendments

to them should be made in the order in which they occur. An amendment to a later part may not be followed by one to a previous part; but the same effect may be secured by giving notice regarding a previous section, that one proposes an amendment to it in anticipation of an amendment to a following section. A sub-amendment takes precedence, on the vote, over an original amendment; but, of several sub-amendments which often occur, no one has, in its nature, precedence over the others, and they should be brought to vote in the order in which they were proposed.

(7) Changing Original Intent.—It is in order to propose an amendment which is not only incompatible with the intent of the main question, but directly opposed to it, excepting in the few assemblies which have a special rule regulating this. A series of resolutions is often amended by striking out all after "resolved that," together with the preamble, perhaps, if there be one, and inserting an entirely different series. Legislative bodies frequently amend bills by striking out all after the enacting clause and inserting a new bill. By such amendments a proposition is often so changed that its original supporters are compelled to vote against it; and sometimes those who are opposed to the original motion, being sufficient in number, adopt this plan of passing a measure against the wishes of their opponents at a time when such opponents desired to gain some advantage.

IX.—PRECEDENCE.

When a question is regularly before an assembly, no other is in order, except "privileged questions," (which are those relative to adjournment, to the privileges of the assembly or its individual members, and to the orders of the day); "subsidiary questions" (which are, to lie on the table, the previous question, postponement, indefinitely or to a certain time, commitment and amendment); and "incidental questions," (which are questions relating to order, to reading of documents, leave for withdrawal of a motion, suspension of a rule and amending of an amendment).

(1) Adjournment.—The motion to adjourn is almost always in order. But, if it has been decided in the negative, the motion can not be renewed without some intervening business, as, for instance, the proposition of some question, the reading of a journal, or a part of it. When a question is pending, a motion simply to adjourn is in order, if it does not specify a particular time, and is not subject to debate or amendment; but, if no other question is before the assembly, a motion to adjourn may be amended, as other questions. In general, if the nature of a pending question is involved in a motion to adjourn, debate on the latter is allowable.

Unless a time has been previously fixed, the assembly, upon passing a question of adjournment, is adjourned to the next sitting. A question pending when a vote on adjournment is passed is removed from before the assembly, and can be brought up again only in the usual way. When an assembly adjourns without a time fixed for re-assembling, the business is not usually resumed at the next meeting, where the adjournment left it, as is often the case when the adjournment is to the next regular sitting, as determined by custom or the organic law of the assembly.

(2) Privileges.—When the privileges of the assembly, or of its individual members, are infringed, as by a disturbance of any kind, questions on privileges take precedence over all questions, except that of adjournment. When such question of privilege has been decided, business is resumed at the point where the suspension occurred.

(3) Orders of the Day.—Matters that may have been assigned to a certain day or hour for consideration are called "the orders of the day," and a motion for the order or orders of the day, when the time appointed arrives, takes precedence over all other questions or motions pending, or which may arise, except those of adjournment and of privileges. Such questions are introduced by moving to proceed to the orders of the day, and such orders must be taken up in the succession determined by the record. An order fixed for a particular hour takes precedence over others when that hour arrives, unless, in the course of previous proceedings, it has come up in regular order and been decided. By this it will be seen that an order of the day, which has been set for a particular hour, may be taken up with other orders, and, if not sooner reached, has an exclusive claim to the hour fixed for it. If orders of the day are not disposed of on the day assigned, they fall, and can come up

only by a renewal, excepting in the few bodies which have provided that, in case of a failure to dispose of them, the orders for a special day shall stand for every following day until they receive action.

(4) POINTS OF ORDER.—When, in the course of any proceedings, a question arises on a breach of or departure from the rules of order, this question supercedes the main question from which it arose, and, after its decision, the original question is regularly before the assembly, unless its decision has been reached in the incidental question. A question of order is not stated for the assembly's decision, but the presiding officer, either of his own accord or at the suggestion of a member, may decide that a departure has or has not been made from the rules. Should his decision be unsatisfactory, one member may object to it and have the assembly decide it, which is called an "appeal from the decision of the Chair." The presiding officer then states the question, "*Shall the decision of the Chair be the decision of the assembly?*" when the assembly may debate and decide this question as others, the presiding officer, however, being allowed to participate in the debate. Although a point of order, when made by the presiding officer or a member, is not debatable as questions which are for a vote of the assembly, and although the presiding officer may decide such point without allowing any one to express his opinion regarding it, he may, before giving his decision, obtain the views of others.

(5) READING OF PAPERS.—A member has the right to have a paper read at least once when it has been laid before the assembly for action, and a demand for the same should be followed by the Clerk's or Secretary's reading; but a member does not have the right to read matter foreign to the question, without leave by vote or general consent. Papers relating to a proposition are usually included in a reference to a committee when such is made. In a debate, if a reading meets objection, a question on the same must be made and decided as other incidental questions.

(6) WITHDRAWAL.—It has been noted that, when a motion has been once stated it cannot be modified or withdrawn by the mover, without general consent or a unanimous vote. If such general consent be given, or the vote on permission to withdraw be decided in the affirmative, the motion is removed from the assembly; but, should the consent of the assembly not be given, the business proceeds as if the consent had not been asked.

(7) SUSPENSION OF RULES.—When a proposed proceeding is desirable, but is prevented by a rule, it is the practice to suspend the rule, which can be done only by a question and regular vote. Such motion, of course, takes precedence over the vote on the proceeding in question. The suspension usually requires more than a majority vote, according as the assembly may determine.

(8) SUBSIDIARY MOTIONS MODIFIED.—The subsidiary motions named above (IX.) cannot, as a rule, be applied to one another; for instance, a motion on commitment, amendment of a main question, or postponement, may not be subject to one on the previous question, nor may a previous question, commitment, &c., be postponed. But a motion on postponement, commitment, or original amendment may be amended—for this is calculated to assist the question to which it is applied, while the others are designed to dispose of or suppress a subject. The previous question, from its nature, cannot be amended.

(9) PREVIOUS QUESTION.—The previous question, if made before a motion on postponement, commitment or amendment, takes precedence over them, nor is a main question subject to one to postpone, commit or amend after the previous question has been put and the vote taken upon it. The principal question must then have attention, because, if the previous question be decided in the affirmative, the vote on the main question must be put without delay, while, if it be negative, the main question is taken, for the time, from the assembly.

(10) REFERENCE TO COMMITTEE.—A motion for reference to a committee may be amended by an entire change of the committee to which it is moved to refer it, by changing the number of the committee, or adding instructions. In case of an affirmative vote on commitment, the main question is removed from the assembly, and is, of course, not subject to further action at the time; if negative, the main question is in the possession of the assembly, and subject to any disposition. The motion on commitment takes precedence over one on amendment,

and, also, over one on the previous question, or on postponement, if first made.

(11) LIE ON THE TABLE.—An affirmative vote to lie on the table removes the principal question, with all motions connected with it, from the assembly. The main question may be taken up by a motion and vote when it desires. A negative vote leaves the main question just as it was before the motion to lie on the table was made.

(12) POSTPONEMENT.—A question on indefinite postponement may be amended by inserting a particular time, and this amendment may in turn receive a sub-amendment. The effect of a sub-amendment may be secured by a rejection of the original amendment and the substitution of a time different from that which it embodied. A motion to postpone to a particular day may be amended by substituting a different time; but the better mode is to proceed as in *filling blanks.* Such a motion supersedes those for the previous question, amendment and commitment, if made first. An affirmative vote on commitment removes a question from the house with all that is subsidiary and incidental; a negative vote leaves the proposition subject to action as before.

(13) AMENDMENTS.—A question on amendment may supersede one on indefinite postponement or previous question, if made before them, but is itself superseded by one on definite postponement or on commitment.

(14) SUMMARY OF PRECEDENCE.—The subject of precedence of motions gives rise to much confusion. The following will answer most ordinary questions: When a main question is under debate in the House of Representatives of the United States Congress, the questions which may supersede it are these: Adjournment, to lie on the table, the previous question, postponement to a certain day, amendment, and indefinite postponement, which have precedence among each other in the order named. A question of adjournment supersedes all others; one on privileges of the house or its individual members, all except adjournment; one on orders of the day, all but those of adjournment and privileges; one on point of order, all motions *on the subject from which it arises;* one on reading papers concerning a proposed question, the vote on that question; one on suspension of rules precedes the vote on that from which it arose; one to lie on the table has precedence over all other "subsidiary questions;" one on the previous question supersedes those on postponement, commitment and amendment, *if made before them;* one on definite postponement supersedes those on the previous question, commitment, and amendment; one on commitment always precedes one on amendment, and supersedes those on postponement and the previous question, *if made first;* one on amendment always takes precedence over a vote on that which it is proposed to amend, and, likewise, supersedes those on indefinite postponement and the previous question, *if made first;* one to fix the day to which the assembly shall adjourn has been accorded precedence over one simply to adjourn.

X.—METHOD OF PROCEEDINGS.

(1) ORDER OF BUSINESS.—In all assemblies which will hold several sittings, or will hold one of considerable length, a definite order of business should be established to expedite proceedings and insure due consideration to all measures. This will decide the order in which several subjects awaiting consideration shall be taken up.

The following will be found a convenient order for most assemblies: (1) Call to order. (2) Roll call, if there be any. (3) Chaplain's exercise, if there be any. (4) Reading of proceedings of previous meeting. (5) Unfinished business, left over at adjournment of last meeting. (6) Reports of regular committees. (7) Reports of select committees. (8) New business.

(2) ORDER OF DELIBERATION.—In considering a proposition consisting of distinct parts the proper method is to begin with the first and take them in order. This may be varied when the assembly is of such size as to make it practicable; and in general, in a series of resolutions with a preamble, it is the practice to first consider the resolutions and then recur to the preamble. Such resolutions, or other proposition of distinct parts, should be read entire by the Clerk; and then in separate parts by the presid ng officer. During this second reading the amendmen's should all be made. Finally, the question is put on the adoption of the whole, amended or not, as the case may be. When a re-

port has come back from a committee, whether amended or not, the reading is made by the Clerk, followed by the second reading by the presiding officer, amendments to amendments of the committee only being admitted at this stage. Then, other amendments are made, if desired, followed by the final vote on adoption. It is a common practice to *receive* the report of a committee when presented, or after it has been amended, and the proposition becomes one of the assembly upon the vote for adoption, and not a report of a committee. If the committee shall report back a new draft, it may be accepted as a substitute for the original, and so considered; or it may be treated as an amendment, and then amended when necessary, the vote on the report being as on an amendment, followed by a vote on the main question as amended.

XI.—ON SPEAKING.

(1) Rights to the Floor.—A member desiring to address the house must rise and address the presiding officer before he can claim the right to address the assembly. If recognized he then has the floor, and can hold it as against another who rises with any motion whatever. If, however, another thinks he is infringing on any rule of order, he may address the Chair, and state his point of order, when the presiding officer may direct the speaker to take his seat until the point is decided; then, unless the point is such as to cut off the speaker, he may proceed. When a member has information which is essential to the assembly, he may interrupt the speaker to communicate the same. In almost all other cases, interruptions are not in order, unless they be in accord with some special rules. The rule that one shall stand during debate is of course waived in case of infirmity or other physical inconvenience.

(2) Yielding the Floor.—When the speaker yields the floor to another for any purpose, with an agreement with him to receive it again, there is no rule to enforce such agreement, and the original speaker can not claim the floor, though it is generally conceded to him.

(3) Personal Mention.—No one in debate should speak of another member by name. He may designate him as the one on the left, or right, the one who has just spoken, the mover of the motion, &c.

(4) Points of Order.—One may not make an extended address to an assembly when no question has been stated, unless he shall express his intention of closing with a motion. Nor, in the course of a debate, may he make remarks that are foreign to the question under consideration. Nor may he use disrespectful or abusive language concerning the assembly, or its members individually; nor on proceedings which have been finally passed, unless he expresses a purpose to move for a reconsideration. Should a point of order be made on a speaker, and sustained by the presiding officer and assembly, the objectionable remarks must be abandoned if the address be continued.

(5) Speaking More Than Once.—Every member is entitled to speak once on each distinct debatable question, and only once, unless it be otherwise specially provided. This rule applies to every question that comes up by motion. Leave to speak a second time must be obtained of the assembly, either by general consent or by vote. This, however, does not apply to one who desires to explain himself in some essential part of his speech, or to "clear a matter of fact," or to speak on the orders of the assembly, which he may do, though he has spoken before; yet a member can not interrupt one who is speaking in order to make a personal explanation. In most assemblies the mover of a question is allowed to speak a second time, after all others have had an opportunity.

(6) Limit of Speech.—It is sometimes provided that one shall not speak longer than a specified time, upon the expiration of which the presiding officer shall inform him his time is passed, and the member shall be seated.

(7) Personal Privileges.—It is out of order to trespass on a speaker's right to be heard, by making any noise, moving about or doing anything which would disturb him. In case of such disturbance, the presiding officer should call the offending member to order. This may give rise to questions of order to be decided by the assembly. When such question is raised on the conduct of a member, the offending party, before the vote on his case, should have a hearing in his own defence, and then withdraw, unless he remains by the indulgence of the assembly, until his case is passed upon.

(8) IMPROPER LANGUAGE.—When a speaker uses language offensive to an individual member, or to the assembly, he should be immediately interrupted by one member or more calling him to order. The one complaining of the language should then, either of his own accord, or by direction of the presiding officer, repeat precisely the words of which he complains. The recording officer then takes those words in writing. But, if the presiding officer deems the objection insufficient as a ground for considering the language disorderly, he may delay directions for their record until he can determine whether the members are, in general, in favor of such record, in which cases he should, of course, execute their will. The words then being read, the one who is said to have used them may deny that he used them, when the assembly may, by a vote, decide whether he did or not. When the assembly has determined what words were used, whether upon the speaker's denial or not, the member charged may explain in what sense they were used, removing their offensive character, otherwise justify them or make an apology. Should such justification or apology be deemed sufficient, this will finally dispose of the matter and the member may proceed with his speech. Should two members object to this settlement, they may raise a question, by a motion and second, when the member charged must withdraw, (though he may remain by indulgence of the house), and the assembly shall then determine by vote the punishment deemed proper. If the speaker is allowed to conclude his speech and another addresses the assembly, or other business is resumed before notice is taken of the offensive language, no action can be subsequently taken on the offense.

XII.—THE VOTE.

(1) ITS NECESSITY.—It is a general rule that all questions must receive a formal vote of an assembly to be considered its will. But, on matters unimportant, or such as are usually taken for granted as the will of the assembly, such as receiving and reading reports, petitions and other papers, the presiding officer, without a vote, supposes the assembly consents. But, after such decision has been declared, any member may object and compel a decision by vote.

(2) "MOTION," "QUESTION," "VOTE," ETC., DEFINED.—A proposition made and seconded becomes a "motion;' this, when stated to the assembly becomes a "question," and this, in turn, if adopted, becomes a "vote," "resolution," "bill," "act," etc., of the assembly.

(3) TAKING A VOTE.—When a motion of any nature whatever has been stated, and all amendments or other alterations, together with all debate, appear to be concluded, the presiding officer asks if the assembly is ready for the question. If no one rises the question is put to vote, sometimes with a re-statement.

A common mode of taking a vote is this: The presiding officer, after stating the question, says, "As many as are in favor of the question, say Aye;" the members in favor respond "Aye." The presiding officer puts the negative thus: "As many as are opposed say "No;" when those opposed answer "No." [The form in which, on the affirmative, the presiding officer says: "As many as are of opinion that" etc., and, on the negative, "As many as are of a different opinion," etc., is perhaps, more common in legislative assemblies, but the form given above will give most presiding officers less trouble.] The presiding officer decides by ear which side has the major vote, and declares that "the ayes have it," or, "the noes have it," as is the case.

In case of doubt as to the major vote the question may be put a second time; and if the presiding officer is still in doubt, or, if after he has decided, a member rises and expresses the belief that the side decided to be in the minority cast the major vote, the presiding officer orders the assembly to divide, that each side may be counted. No member, however, after the presiding officer has declared the result, and a new motion has been made, can call for a division. This division is sometimes made by the members ranging themselves in different parts of the room until counted by the presiding officer or others appointed for the purpose; but the more common mode is for the members to rise and stand in their places until counted, those in the affirmative voting thus first.

Another form of taking a vote in the United States is by yeas and nays. By this method both sides are stated together, thus: "As many as are

in favor of the question," [" or, As many as are of opinion that," etc.,] will, when their names are called, answer " Yes," and, " as many as are opposed," [" or, As many as are of a different opinion,"] will, when their names are called, answer "No.". The roll is then called by the recording officer, and each member, when his name is called, rises and answers "yes" or " no," the response being entered on the list. After such roll the recording officer reads the names recorded in the affirmative and those in the negative separately, to give an opportunity to correct any mistakes made in answering or recording. The recording officer reports the number on each side to the presiding officer, who finally declares the result. When such a vote on yeas and nays is taken, and each side begins the voting, debate on the question can not be renewed; but in other methods of vote, previous to taking the negative, any member may rise and speak, make amendments or otherwise renew the debate. In this case, the question must again be put to vote from the beginning.

If a point of order arises during a division, the presiding officer must decide it immediately, subject to revision by the assembly after the division is through. This is done without debate, though a member, by request or permission of the Chair, may give his view in aid of the presiding officer, but he must do this while sitting.

In almost all cases, every member in the room may and must vote, and only such have the privilege.

In the absence of rules to the contrary, it is the duty of a presiding officer to give a "casting vote" in case of an equal division, and he has the privilege, if he desire, when doing so, to give his reasons for voting as he does.

No decision can be reached without a quorum, but a subject under consideration when a division is made and a quorum is not present continues as it was before such division, and when resumed, whether on the same or another day, must be taken up at the point of division.

XIII.—RECONSIDERATION.

In the absence of special rules, a motion to reconsider is subject only to the rules which apply to other original motions. In some bodies, special rules require that such motion shall be made by one who voted with the majority on the question which it is proposed to reconsider, or that it shall be made within a given time, or both.

A motion that a vote named be reconsidered opens the original question to full debate again, and, if it prevail, puts such original question in possession of the assembly, subject to any proceedings as it was before decision on it was made.

XIV.—COMMITTEES.

(1) Appointment and Organization.—In determining the number of a committee, the method should be to commence with the largest of the numbers proposed and recede, as in filling blanks. The members may be appointed either by the presiding officer, upon vote of the assembly, or in accordance with a rule to that effect; by ballot, upon a vote of the assembly; and by nomination and vote, when no other method is specified. In many bodies, the presiding officer appoints committees, when no other method is mentioned. Upon an appointment by ballot, the proceeding is the same as in other elections, a majority vote being necessary to a choice; but the number may be voted upon together or separately; if the appointment be by nomination and vote, each name is put to vote singly, except when the presiding officer is directed to nominate, in which case he may propose them all together or singly. When the nominations are made at large, the first name heard by the presiding officer is first put to vote. The same effect as appointing a new committee is secured by reviving one which has been discharged upon a report, or charging a standing committee with the matters under consideration. It is the usual practice to appoint a committee from such as are in favor of the matter being referred; and to make the mover and second of a motion for a committee members of it, the mover generally being the chairman.

The member first named on a committee is the chairman until the committee shall effect a permanent organization, and the courtesy is usually accorded him of acting as chairman through the proceedings and presentation of the report.

(2) Proceedings.—A committee must follow the directions of the assembly regarding time and place of meeting and the subject referred. In the absence of instructions, and special rules, the com-

mittee may select its own time, place and method of treatment, except that it may not sit during a sitting of the assembly, nor may it change the subject of what is referred. A majority of a committee is necessary for a quorum, unless a different number be provided. A committee is closed, if it fails to meet at a time set for it by the assembly; but, if acting without instruction, it may arrange its own meetings and adjourn from time to time until its business is finished.

A paper before a committee for consideration should be read entire by the Clerk, if there be one, otherwise by the Chairman; then read by paragraphs, amendments and other proceedings taking the same course as in an assembly. This is the usual, though not the necessary order. When a committee originates a paper, amendments are to be acted upon as the paragraphs are read, but the vote on the paragraphs themselves is reserved to the last, when the vote is taken upon the paper as a whole.

When a paper has been referred to a committee by an assembly, questions are put on amendments only, and none is put on the whole. The committee must report back any matter referred to it, even if unanimously opposed to it, but the matter may be reported without amendment or change. This rule is subject to the exception that, when the "subject," along with the "form" or "details" of a matter, has been referred, the committee may finally dispose of the matter.

When a paper has been referred, the committee is to keep the draft as it was when referred, putting all amendments agreed upon on a separate paper, with minute explanations as to the amendments proposed. Should the amendments be complicated or numerous, they may be reported altogether, as a new draft, along with the original draft.

Upon finishing the business referred to it, the committee rises by motion, with instructions to some member, usually the chairman, to report the action to the assembly.

(3) Reports.—When reporting to the assembly, the member appointed for the purpose, rises and informs the assembly that the committee, having fully considered the subject, agreeably to order, have directed him to report thereon, which he is prepared to do at the pleasure of the assembly. A motion being then made by him, or another member, the question is put on the reception of the report by the assembly. The vote will be to receive it then or to fix its reception at another time. When the time arrives for reception the member in charge of the report reads it and delivers it, with all papers pertaining to it, to the recording officer, who reads it again in some instances. Then it lies on the table until the assembly takes it up for consideration.

When the report consists of a paper with amendments, the member in charge reads the amendments in their connection in the report, giving the reasons of the committee for the action. In the reading at the Clerk's table, the amendments only are read with their connection.

In the making of a report, a motion and vote on reception is often dispensed with, if no objection is made. If the presiding officer sees any irregularity in the report, he may decline without a motion or vote to receive it. In the case of long reports, frequently no reading is made until the time of consideration by the assembly.

Upon the acceptance of a report the committee is discharged, and the report is a subject of proceedings by the assembly, and, at the time of consideration, is open to treatment just as any other proposition.

When accepted, the report, of course, becomes the will of the assembly.

A report not being received, the committee is not discharged, and may be ordered to sit again as originally. A report may be recommitted to the same committee or any other, in which case the consideration of the recommitment proceeds as if no committee action had been taken. Offenses of all kinds in a meeting of a committee should be put in writing and reported to the assembly for action; the committee has no authority to punish.

(4) Minority Reports.—The report of the majority is considered the report of the committee; those who dissent are permitted to present their report together, or each one separately; this, by courtesy, accompanies the regular report, but can be adopted by the assembly as an amendment, and upon a motion and vote.

(5) Of the Whole.—When the time arrives for the consideration of a matter referred to a

Committee of the Whole, a motion is made and put to vote that the assembly do now resolve itself into a Committee of the Whole to consider a given matter, such being named in the motion. If the vote be in the affirmative, the presiding officer names some member to act as chairman of the committee, leaves the Chair and takes his seat as any other member. He is allowed to take part in the proceedings, as other members, if there be no special rule to the contrary. The chairman of the committee occupies the seat belonging to the recording officer of the assembly.

The Chairman appointed by the presiding officer of the assembly is usually accepted by the committee; but this committee, as regular and select committees, has power to choose its own officers, some member putting the question by general consent. In the absence of a rule authorizing the presiding officer to appoint, some one is usually asked by one or more members to take the Chair, and he becomes the Chairman, unless objection be made; but, in case of objection, the presiding officer resumes the Chair, as Chairman of the assembly, not as in the committee, and presides while a choice is made by a regular proceeding of election.

The quorum in this committee is the same as in others, in the absence of special rules on this point; and, if the number at any time falls below a quorum, the committee, on motion, rises. The presiding officer of the assembly then resumes his seat, and the chairman of the committee informs the assembly why the committee dissolved.

The recording officer of the assembly is not clerk of the committee, unless specially appointed, and enters on his journal only the report brought back.

Such committee can not adjourn, as others, to another time, to consider what was referred to it; but, the business being unfinished at the regular time for the adjournment of the assembly, or at a time when the assembly must consider another matter, the committee will, if it is desired to consider the question further, make a motion to rise, report progress, and ask leave to sit again. If this motion is passed in the affirmative, the Chairman rises, and, after the presiding officer has resumed the chair of the assembly, informs him that the Committee of the Whole have been considering, agreeably to order, the matter referred, have made progress, but, not completing the business, have directed him to ask permission for the committee to sit again. A vote is then taken on granting such permission; if decided in the affirmative, the time is set when the assembly shall again resolve itself into a committee; if the vote on permission be negative, the committee is dissolved.

If this committee shall finish the work assigned, it rises, and the chairman, or other member appointed for the purpose, reports to the assembly the same as in reports of select committees. Such committee can not refer any matter to a sub-committee, as regular and special committees may; nor can it punish offenses committed by its members, but must treat these as other committees do, namely, write them down and report to the assembly; nor is it in order in such committee to move the previous question, but the same effect may be secured by a motion to rise; in this committee a member may speak as often as he can obtain the floor.

XV.—SUSPENSION OF RULES.

Permanent bodies usually provide for the suspension of rules in their organic law, or in their other laws. This usually takes an affirmative vote of two-thirds or three-fourths. Occasional bodies which agree to abide by the established parliamentary rules, generally require a two-thirds vote on suspension.

Hints to Presiding Officers.

Perplexities will often be reduced by remembering that but one question can really be considered at one time, selecting that motion which, of several made, has the first place, and then directing the attention of the assembly upon that alone for the time.

At the time appointed for a meeting, the presiding officer should take the Chair and call to order. If, at any time, he shall find that no quorum is present, and cannot be secured, he should say "no quorum is present," and wait for a motion to adjourn.

A quorum being present at the beginning, he takes up the order of business as established by the body; or, in the absence of an established order, as his judgment or the expressed wish of the body may dictate. Upon the reading of the minutes of a previous meeting, he says: " You have heard the

minutes as read; what shall be done with them?"

It is a common practice for the presiding officer, after a motion is made, to say if no objection is made, the minutes will stand approved, and, pausing briefly, say they are so approved. Corrections should be made by a formal question, and the final approval in the same way.

On ordinary questions the statement should be: "It is moved and seconded that, etc.; all who are in favor of the motion say *aye*." The affirmative being taken, the negative is then put—"All who are opposed say *no*." The result is then declared.

Objection being made to the reading of a paper, the question is put: "Shall the paper be read?" So, on receiving a report of a committee when objected to: "Shall the report of the committee be received?" In either case the question is put as above described.

When in doubt as to which member was up first, he says: "The Chair is in doubt as to who is entitled to the floor. The house will decide. Was the gentleman [*designating a certain one*] first?" And he puts the question. If the body decide against that member, he puts the question on the next, and so continues until the house determines that some one of them has the floor. If only two contend, when the decision is made against the first one proposed, the floor is conceded to the other.

When a division is called for, he will say: "A division is called for. Those in favor of the motion will rise." When counted, the Secretary announces the number to the Chairman, and he states the number to the general body. He then says: "Those opposed to the motion will rise." These counted, the number is announced. The vote for and against is then stated by the Chairman, and the result declared. The vote by yeas and nays is nearly identical in form with this.

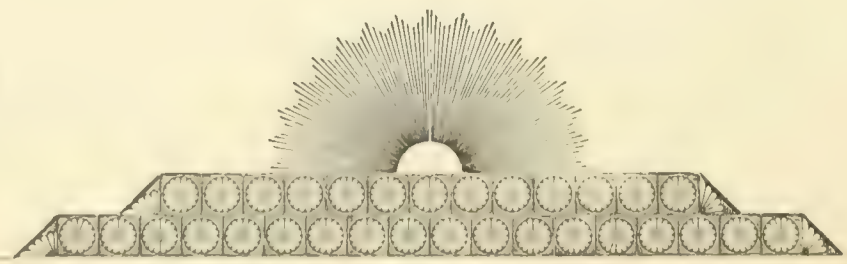
On a motion for the previous question, the Chair states the question thus: "Shall the main question be now put?" On an appeal the Chairman repeats the decision, and may give his reasons for making it. Then he puts the question thus: "Shall the decision of the Chair stand as the decision of the assembly? Those in the affirmative," etc. Should a majority (sometimes less) vote in favor of sustaining the decision, the Chairman says: "The *ayes* have it; the decision of the Chair stands as the judgment of the house." If the *noes* prevail, he will say: "The *noes* have it; the decision of the Chair is reversed."

In taking the question on amendment, he says: "The question will be on the amendment offered by [*designating the member*]," and then puts the question. If on an amendment to an amendment, then: "The question will be on the amendment to the amendment," and puts the question. If the amendment to the amendment be carried, he will say: "The question is now on the amendment, as amended." Whether the amendment to the original motion be carried or not, he will say: "The question now recurs on the original motion, [or, "the original motion as amended," if such be the case]. Are you ready for the question?" And if no member rises to speak, he will put the questions. On the motion to amend by striking out words from a resolution, he says: "It is moved to amend by striking out the words (*giving them*). Shall those words stand?"

When any member is out of order, the presiding officer will rise and say: "The member [*designating him*] is out of order, and will take his seat. He will then state wherein the member is out of order.

He should promptly put all questions that are not debatable, not allowing a member a latitude which the rules would not give to every other.

NOTE. A vast amount of help is afforded presiding officers in the table of PARLIAMENTARY PROCEDURE on page 353.



Forms of Resolutions and Petitions.

IN committees, clubs, societies, and, indeed, almost all kinds of assemblies, occasions often arise for a formal expression of views and opinions. In the preparation of these no place can be found for a display of rhetoric, extravagant and high-sounding language. They should always be deliberate, as concise as is consistent with precision and their purpose. Great care is requisite, nevertheless, that they be not so brief as to seem indifferent, nor so deliberate as to appear cold, when they apply to subjects which naturally address themselves to the sensibilities.

It is common usage to preface resolutions with a preamble, which may be omitted, however, in most cases. When used it should specify the occasion of what shall follow. It will sometimes happen that the reason given is naturally set forth in two or more distinct divisions. This preamble should begin with "Whereas," which should likewise be used at the beginning of each division, when it is divided as mentioned above. Each resolution should begin with "Resolved," or "Be it resolved."

When the resolutions have been framed by a committee, the same should sign it, and their signatures be annexed when the resolutions are published.

The following forms will serve as models in such cases as those to which they are appended, and may be modified to suit others:

On Instructions to Delegates.

Whereas, We believe, after careful discussion that the existing tariff regulations of the country do not prove adequate to the demands of trade, and that some essential changes in the same would best subserve the interest of the country, therefore

Resolved, That the delegates to the State Convention at Harrisburgh, on December 15th, be instructed to urge said convention to take steps for laying before Congress substantially the modifications embodied in the resolutions adopted by this meeting.

On thanks to the Officers of a Meeting.

Resolved, That the thanks of this meeting be extended to the Chairman for the able and impartial manner in which he has presided over its proceedings; to the Secretary for his patient and obliging discharge of his duties, and to the other officers, for the satisfactory manner in which they have fulfilled the functions assigned them.

Bequest and its Acceptance.

C. B. MILLS, Esq., Treasurer,
Hillsdale College.

Dear Sir:

Enclosed you will find a draft on the First National Bank of Hillsdale for Fifteen Thousand Dollars, contributed by the subscribers,—the representatives of the late Henry Waldron,—Five Thou-

sand Dollars each, for the purpose of endowing a professorship in Hillsdale College, to be called the "Waldron Professorship," and to be applied to such department of study as the trustees may elect.

With our best wishes for the prosperity of the college, we remain,

Yours, very truly,

CAROLINE M. WALDRON,
CHARLES N. WALDRON,
MARY E. WATERMAN.

Hillsdale, Mich.,
October 14th, 1880.

RESOLUTIONS OF PRUDENTIAL COMMITTEE.

Resolved, That, with feelings of profound respect and gratitude, we accept the Fifteen Thousand Dollars generously contributed by Mrs. Caroline M. Waldron, Rev. Charles N. Waldron and Mrs. Mary E. Waterman, representatives of the late Henry Waldron, for the endowment of a professorship in Hillsdale College, to be known as the "Waldron Professorship," and agree to execute the purpose thus contemplated.

Resolved, that the very unusual and cheerful readiness with which those interested have executed the supposed wishes of the late Henry Waldron without any legal obligations deserves the grateful recognition of all friends of the College and of society in general.

Resolved, that the contribution of Seven Thousand Dollars for general college purposes and the numerous payments of smaller sums for specific objects by the late Henry Waldron, and this endowment of a professorship, places his name in such relation to the college that for all time its friends and a grateful public will appreciate the benefactions and obligations thus imposed.

Signed: _____
_____
_____
_____
_____

Prudential Committee.

Hillsdale, Mich.,
October 14th, 1880.

On the Death of a Citizen.

Passed by a Board of which he was a Member.

WHEREAS, The great Ruler of the Universe has, in his infinite wisdom, removed from our midst our worthy and esteemed fellow-laborer, Allen Merton; and

WHEREAS, The intimate relation held during a long business life by him with the members of this Board makes it fitting that we record our appreciation of him; therefore

Resolved, That the wisdom and ability which he has exercised in aid of our Board work, by counsel, service, and funds, will be held in grateful remembrance.

Resolved, That the sudden removal of such a man from our Board and its Prudential Committee, in both of which he has held leading positions for more than twenty years, leaves a vacancy and shadow that will be deeply realized by all members of the Board and its friends, and will prove a grievous loss to this city and the public.

Resolved, That, with deep sympathy with the afflicted relatives and friends of the deceased, we express an earnest hope that even so great a bereavement may be overruled for their highest good.

A Clergyman's Resignation.

WHEREAS, The Rev. Edward C. Ray has been called to labor in another part of the Master's vineyard, and has, in consequence, tendered his resignation of the pastorate of this church; therefore, be it

Resolved, That, recognizing the Divine will in the events which have led our beloved pastor to sever the ties which have so long bound him and his people, we do hereby accept his resignation, to take effect the first of September next, and that his salary continue until the first of December next.

Resolved, That, by purity of life and conversation, by kindness of spirit and grace of conduct, by patience and fidelity in the discharge of the many duties of his high office, he has inspired nobler views of life, and has won the love and confidence of his people, who will follow him with their earnest prayers to his new field of labor.

From a Committee.

Your Honor: Your committee, appointed to prepare resolutions regarding the subject of our present deliberations, beg leave to report the following:

WHEREAS, The steamer John Porter, en route from New Orleans to Pittsburgh, having in tow a barge which had become infected with the dread scourge, yellow fever, has left anchored near our city limits said barge, this action being made unavoidable by the death of nearly the whole crew of the steamer; and,

WHEREAS, Some of our citizens have already been hastened to an untimely death from this pest, and others are now prostrated, while the community has been thrown into universal alarm at the swift desolation which is approaching; therefore,

Resolved, That the Board of Health, if, in their judgment, the evil cannot otherwise be safely averted, be instructed to set fire, within twenty-four hours, to the barge, which is the sole cause of the evil.

Respectfully submitted,

Signed, { ———,
———,
———,

Committee.

To the Mayor and Common Council, Gallipolis, O., Sept. 20th, 1878.

Petitions.

The people of a town, city, county or State, desiring to make a formal request for some action to their advantage from their council, court, legislature or congress, present a memorial of their wishes, under a proper address to the body petitioned. This memorial is called a *petition*. When they prepare an expression, in the same way, against contemplated action or the existence of something offensive, the memorial is called a *remonstrance*. The following forms may be adapted to different purposes by slight modifications:

To City Council.

ON THE SUPPRESSION OF CRIME.

To the Mayor and Council of the City of ———, in Common Council assembled:

Gentlemen: The undersigned, citizens of ———, respectfully represent that, during the late fair of ——— County Agricultural Society, the saloons of this city were kept open during the whole time, night and day, causing a condition of drunkenness never known before in our midst, and leading many men to squander at games of chance the earnings of which their families stand in pressing need; that since that time the crimes of intoxication and gambling have prevailed to such an extent as to endanger the life and health of many households, and put in jeopardy the person and property of other citizens. We, therefore, respectfully petition you to immediately instruct the proper officers to exercise to the fullest extent the authority with which they have been invested to check the evil. We further pray that you will so modify the ordinances on saloons as to effect at an early day the entire suppression of these places, and the crimes incident to them, believing that all citizens in favor of peace and good order would gladly give their suffrages in support of any legitimate measure for this end on which your body should deem it wise to ask an expression.

(*City, State and date*).

[*Signed by the Petitioners*].

Remonstrance Against Opening a Street.

To the Mayor and Aldermen of the City of ——— in Common Council assembled:

Gentlemen: The petition of the undersigned, citizens and tax-payers of the 8th, 9th and 10th Wards of this city, respectfully sets forth that they have learned that a petition is now before you praying for the opening of a street from Howell street to Mechanic; and, further, that this is but the initiation of measures for opening a route for the L. R. & N. R. R.—steps which, if taken, will not only be of incalculable injury to the petitioners personally, but will reduce the most beautiful part of our city to the poor condition which always char-

acterizes sections bordering immediately upon railroad tracks; and that they are confident that, this first step being successful, the subsequent ones cannot be averted. They therefore respectfully, but earnestly, remonstrate against the granting of the petition by your body.

(*City, State and date.*)

[*Signed by petitioners.*]

To a Governor.

The direction to a Governor should be as found below. Massachusetts and South Carolina are the only States in which "His Excellency" is legally prefixed to the name.

REMONSTRANCE AGAINST A PARDON.

To Charles Foster, Esq., Governor of the State of Ohio:

The petition of the undersigned, citizens of the city of ———, respectfully represents that they have learned that a petition has been laid before you, setting forth the facts in the conviction of Frederick S. Lowry of arson, on the 10th of April, 1875, and his imprisonment for the term of fifteen years; and representing, by a summary accompanying the petition, that the evidence against him was incomplete; that the said Frederick S. Lowry had, previous to his conviction, sustained the reputation of a law-abiding citizen; that his conduct in prison, as shown by the warden's letter, had been exemplary; that his family are in need of his support; that he is in failing health; and praying for executive clemency.

They therefore, while appreciating the feelings of the personal friends and legal counsel, in praying for his pardon, respectfully but earnestly remonstrate against his enlargement, believing that a just and impartial examination of the evidence finds it conclusive, beyond a doubt, of his guilt, as may be seen from the summary herewith transmitted, prepared by disinterested attorneys; knowing that the general reputation of the said Frederick S. Lowry has been bad, inspiring a fear in many for the security of person and property; and that for years his family have been the subjects of the charities of their neighbors, and, hence, are not now in unusual need of his support; and fearful that his enlargement would be to the injury of the community.

Believing, however, that it is sometimes wise to "temper justice with mercy," they desire that this remonstrance shall not apply to the last specification, regarding the health of the prisoner, preferring to commit this question wholly to your personal attention, in full confidence that your high sense of the value of personal and property rights will not prevent a just appreciation of the claims which all persons, however humble or unimportant, have upon humanity.

[*Signatures.*]

(*City, State and date.*)

A petition to the President of the United States should be substantially the same as one to the Governor, the direction free from extraordinary terms, thus: "To the President of the United States, Sir:"

To a State Legislature.

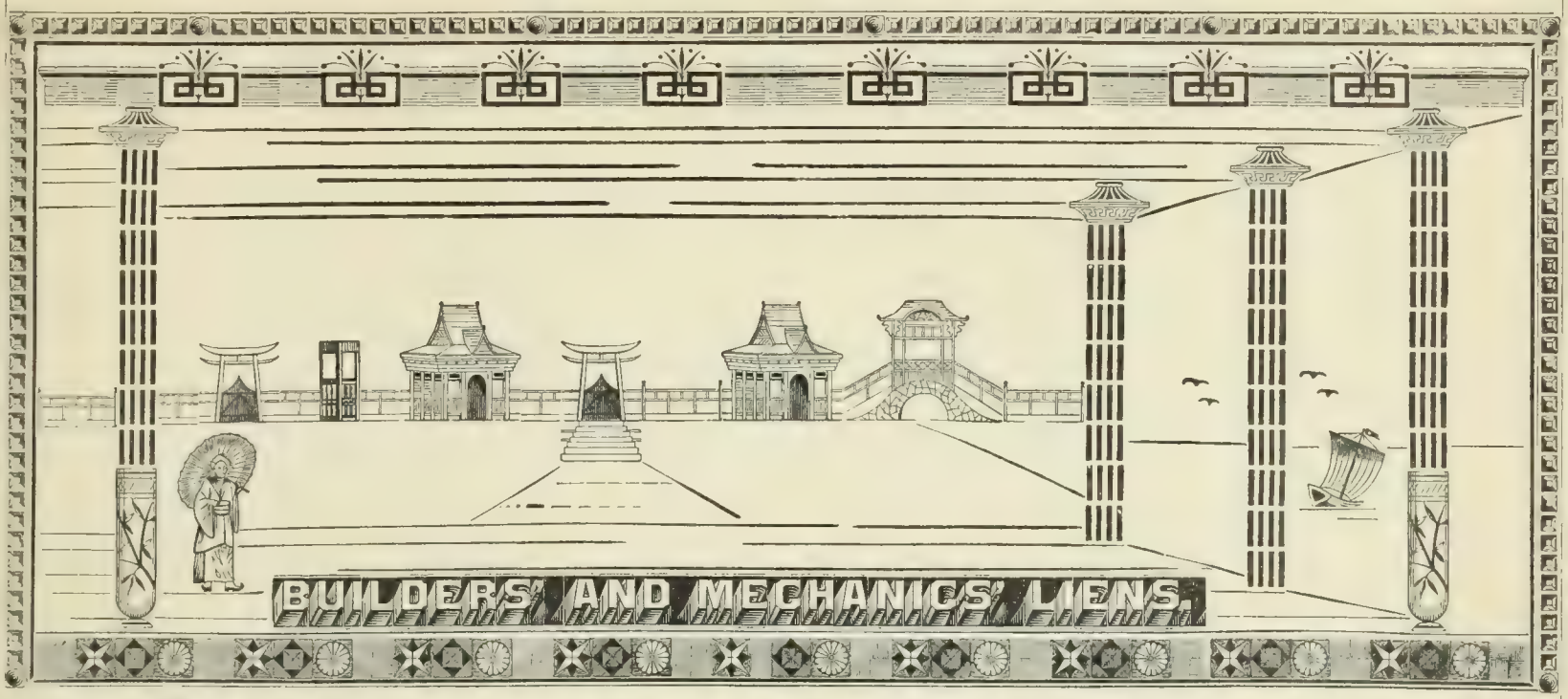
To the Honorable, the Senate and House of Representatives, of the State of ———, in Legislature assembled, [or, To the General Assembly of the State of ———, or the Commonwealth of ———]:

The undersigned petitioners, residents and taxpayers of the city of ———, respectfully represent that they believe it would be to the greatest good of our city to secure the construction of the railroad by which it is proposed to connect this city with the city of ———; and that said road cannot be secured without an obligation on the part of our Common Council, to the company organized for the construction of the road, to the extent of ——— dollars. They, therefore, respectfully solicit you to grant the petition presented to you by our Common Council, asking authority to issue the bonds of our city in the sum of ——— dollars.

(*City, State and date.*) [*Signatures.*]

A remonstrance to a legislature should be in substance such as has been given for one to a Governor.

A petition to Congress should use substantially the same form of address, thus: "To the Honorable, etc., of the United States;" or, "To the Congress of the United States," when to both houses; or, "To the House of Representatives [or Senate] of the United States."



IN NEARLY all our States there are special statute laws securing to mechanics and to persons supplying materials (who are called "material men") their wages and pay for their labor or materials, by means of *liens*, as they are called in law.

A LIEN is a legal claim or hold against property; it is not a *right* of property in the thing, but an *incumbrance* resting upon it till released by the payment of such claim.

Every mechanic who performs any work upon a house or vessel, (and in many of the States upon any sort of property or thing) either in its construction or repair, has a lien upon it for his wages; so the "material man," for the amount due him for materials furnished. All liens are fixed for a time named in the statues, and within that time the person holding such lien, must take steps for its enforcement as required by the statute.

That third persons may be protected against fraud there are certain specified provisions designed for their protection; these provisions are quite various, but generally three things are *usually* required to be done by the person furnishing materials or performing labor, to secure his lien:

First. Notice must be given, by the person furnishing materials, to the owner, that he intends to claim such lien.

Second. The contract, specification, certificate or claim should be filed or recorded within a certain time. (The form given below may be safely followed.)

Third. It is necessary that action or suit on the lien should be commenced within a specified time.

A petition to enforce a mechanic's lien must contain a brief statement of the contract upon which it is founded; *that is*, it must show what the contract was. The petition must aver that the person with whom the contract was made, was either the owner of the premises, or was a person who had contracted with such owner for erecting, altering or repairing the building. Merely alleging him to be the contractor and supposed owner thereof is insufficient.—11 Cush. Rep., 308. A complete abstract of the various State laws governing builders' and mechanics' liens is annexed, although these subjects undergo frequent changes of more or less importance.

Certificate for Work or Labor.—Must be Recorded.

I.....of....., hereby claim a lien upon the estate situated (*here describe the premises*); to secure payment of.....dollars and.....cents, for wages due me, after deducting all just credits, for work done and performed in building (*altering or repairing, or furnishing materials, as the case may be*) said premises, according to the following bill:—

(*Here insert the bill.*)

....., of....., is owner of said premises, and....., of....., the contractor, under whom the work was performed.

Signature.

State of....., } ss. ....., ..., 18..
County of....., }

Personally appeared the above named ....., and made oath (*or affirmed*) that the foregoing certificate by him subscribed is true.

Before me,

....., *Justice of the Peace.*

A Release and Discharge of a Mechanic's Lien.

I DO HEREBY CERTIFY, That a certain mechanic's lien, filed in the office of the clerk of the.....county of.....the.....day of..... one thousand eight hundred and.... ...at.....o'clock in the..... noon, in favor of.....claimant against the building and lot, ... situated.....side of.....street, and known as No..... in said street, whereof.....is owner, and.....is contractor, is discharged

(*Signature.*)

... . ss. On the....day of....., one thousand eight hundred and. ....., before me came....., who is known to me to be the individual described in, and who executed the above certificate, and acknowledged that he executed the same.

(*Signature.*) [SEAL.]

Lien of Mechanics and Laborers.

ALABAMA.—A lien is given to laborers and employes (except officers) of railroads in this State, for work and labor done. It extends to all the property, rights, effects and credits of every description of the companies. A lien is also given to all contractors, mechanics, builders, bricklayers, plasterers, painters, and every other person in the State, for work and labor done, and for materials furnished, lien extending to all the rights, title and interest of the person or persons for whom the work is done, or to whom the materials furnished, in the property upon which the work is done, and for which such materials are furnished, including the land upon which the property may be situated; *provided*, that all the liens given under this act shall all be held to be waived, unless proceedings are commenced within six months after the completion of the work, to enforce same. Such liens are enforced by process of attachment.

ARKANSAS.—Persons performing labor or furnishing material have a lien on land and improvements for their labor. The original contractor must file his lien within three months after all the work shall have been done or the material furnished. Sub-contractors must give notice to owner, proprietor, agent or trustee, before or at the time he furnishes any thing or performs services. These have precedence over all subsequent incumbrances.

CALIFORNIA.—Mechanics and material men have a lien on the land and improvements to the extent of their labor or materials. The original contractor must file his claim within sixty days, and the laborers within thirty days, after the debt shall accrue. This lien attaches from the commencement of the work, and has precedence over any subsequent or previous unrecorded incumbrance.

COLORADO.—Any one working or furnishing materials to the amount of more than twenty-five dollars for the construction or repairing of any building, may hold a lien thereon. Principal contractors must file their lien in forty, and sub-contractors within twenty days after the last work done or material furnished. Action must be commenced within six months from date of filing lien.

CONNECTICUT.—Material men and mechanics have a lien on land and buildings for the amount of any claim, above twenty-five dollars. The claimant must file a certificate of the claim, verified by oath, with the town clerk within sixty days from the time when he commenced to furnish materials or render services. Where the claimant is a sub-contractor he must, unless his contract with the original contractor is in writing, assented to by the proprietor, give notice in writing to the proprietor within sixty days after the time he commences to furnish materials or render services that he intends to claim a lien, otherwise the lien is void. The lien takes precedence of subsequent incumbrances.

DISTRICT OF COLUMBIA.—Any person who, by any contract with owner of any building or his agent, performs labor or furnishes materials for construction or repair of such building, shall, upon filing in the office of clerk of the supreme court of the District, at any time after commencement of the building, and within three months after completion of such building or repairs, a notice of his intention to hold a lien upon the property, setting forth the amount claimed, have a lien upon such building and the ground upon which the same is situated, for such labor done or such materials furnished, when the amount exceeds twenty dollars. Any sub-contractor, journeyman or laborer employed in construction or repair of any building, or in furnishing materials or machinery for same, may give, at any time, the owner thereof notice in writing, particularly setting forth the amount of his claim, and that he holds the owner responsible, and the owner of the building shall be liable for the claims not exceeding the amount due from him to the employer at time of notice, or subsequently, which may be recovered in an action.

DELAWARE.—Mechanics, builders, artizans, laborers or other persons, having performed or furnished labor or materials, or both, to an amount exceeding twenty-five dollars, in the erection, alteration or repair of any structure, in pursuance of any contract, express or implied, with the owner or agent of such building or structure, may, at any time within six months from the completion of the labor, or the furnishing of materials, file in the office of the prothonotary of the county in which the building is situate a bill of particulars of his claim, with an affidavit setting forth that the defendant is justly indebted to the plaintiff in a sum of twenty-five dollars, and has refused or neglected to pay or secured to be paid to the plaintiff the amount due on his claim. The affidavit must identify the property and give the names of the parties claimant, and the owner or reputed owner of the building. Judgment obtained shall be a lien on the building or structure and the real estate attached thereto upon which it is erected, and shall relate back to the day upon which the work or furnishing of materials was commenced, and shall take priority according. Where several contractors are employed, in pursuance of a contract with the owner or agent, there shall be no priority of lien, but all be paid pro rata.

FLORIDA.—Any persons performing labor or furnishing materials for the construction or repair of any building, or who may have furnished any machinery for any mill, distillery or manufactory, may have a lien on the building, mill, etc., for the same to the extent of the interest of the tenant or contractor. Sub-contractors, journeymen and laborers have also lien, upon giving notice in writing to the owner that they hold him responsible for whatever may be due them.

GEORGIA.—Laborers shall have a general lien upon the property of their employers liable to levy and sale for their labor, which is superior to all other liens, except those for taxes, the special liens of landlords on crops, and such other liens as are declared by law superior to them. Laborers shall also have a special lien on the products of their labor superior to all other liens, except those for taxes, and special liens of landlords on crops. All mechanics of every sort, who have taken no personal security for work done and material furnished in building, repairing or improving any real estate of their employers, all contractors, material men and persons furnishing material for the improvement of real estate, all contractors for building factories, furnishing material or furnishing machinery for the same, and all machinists and manufacturers of machinery, including corporations engaged in such business, who may furnish or put up in any county of this State any steam mills or other machinery, or who may repair the same, and all contractors to build railroads, shall each have a special lien on such real estate, factories and railroads.

ILLINOIS.—Any person who shall, by contract, express or implied, or both, with the owner of any lot or piece of ground, furnish labor or materials in building, altering, repairing or ornamenting any house or building on said lot, has a lien upon the lot or building for the amount due him for his labor or material. To the extent that the furnishing his labor or materials has increased the value of the property, his lien takes precedence over prior incumbrances. Proceedings to enforce a mechanic's lien must be commenced by the original contractor within six months from the time when the last payment for labor or materials becomes due, in order to enforce the lien against other creditors or incumbrances.

INDIANA.—Material men and mechanics have lien on the land and improvements for labor or material furnished to the extent of their claims. The original contractor must file his claim within two months, laborers within sixty days, and all other persons claiming a lien within two months after the debt shall have accrued. This lien has precedence over all other liens or incumbrances placed on the property after commencement of the building or improvements. It must be foreclosed in twelve months.

IOWA.—Every mechanic or other person doing any labor, or furnishing any material, machinery or fixtures for the erection or improvement of any building, by virtue of any contract with the owner, agent, trustee, contractor, or sub-contractor, shall have a mechanic's lien on the buildings, fixtures, and real estate Railways are liable in the same way as other property for construction and improvements. No person who takes collateral security in the same contract is entitled to a lien. The lien must be filed in ninety days after the labor, to affect purchasers or incumbrances without notice; as between the original parties it can be filed any time in five years.

KANSAS.—Material men and mechanics have lien for labor and material on the land and improvements to the amount of their claims. The original contractor must file his claim within four months; all other persons claiming a lien, within two months after the debt shall have accrued. This lien has precedence over all other liens or incumbrances placed on the property after the commencement of the building or improvements.

KENTUCKY.—A general law for the State (not applying to Jefferson county, which has an act in some respects different) gives mechanics and material men liens upon the improvements and interest of the employer in the land for work done and material furnished. Sub-contractors and laborers may acquire a lien, by giving the employer written notice of

their claim, and that they look to the land and improvements for satisfaction. Liens must be filed in sixty days and suit brought in six months to enforce claims.

LOUISIANA.—A contractor has a lien for the payment of his labor on the building constructed or other work done. Workmen employed immediately by the owner in the construction or repair of any building have a like privilege. If the contractor be paid by the employer, actions for work and supplies furnished the former will not lie against the latter, but moneys due the contractor by the employer may be seized for payment. No agreement for work exceeding five hundred dollars, unless reduced to writing and registered with the recorder of mortgages, shall be as above. For amounts less than five hundred dollars, this formality is unnecessary, but the privilege is limited to six months from the time of completed work. Workmen employed on vessels or boats have a lien on the same, and are not, in any case, bound to reduce their contracts to writing, but their privileges close if they allow the vessels to depart without exercising their right.

MAINE.—Mechanics have a lien on buildings for labor and materials furnished in erecting or repairing of the favored same, which may be enforced by attachment in ninety days after materials are furnished or labor done, and against vessels for four days after they are launched.

MARYLAND.—Buildings erected, rebuilt or improved to the extent of one-fourth of its value, shall be subject to a lien for the payment of all debts contracted for work done or material furnished; vessels, boats or machines constructed or repaired within this State are subject to mechanics' lien. Within six months after the work has been finished or materials furnished, the lien must be filed in the record office. If the contract be made with an architect or builder, or any person other than the owner of the ground on which the building is erected, or his agent, notice of intention to claim a lien must be given to the owner within sixty days. The mechanics' lien has priority over all other liens or incumbrances placed on the property after the commencement of the building, and over mortgages to secure future advances, where the loan or advance is not made before the commencement of the building.

MASSACHUSETTS.—Any one furnishing labor or materials for the erection or repairs of any building, shall have a lien on the same, but no lien for the materials shall be good unless he shall notify the owner, in case he is not the purchaser, in writing, that he intends to claim a lien, before they are furnished. Where the contract for furnishing labor and materials is for an entire sum, a lien will attach for the labor, if its value can be ascertained apart from the materials, but not beyond the entire sum. Notice in writing from the owner of the building, that he will not be responsible for the labor and materials furnished, to the party furnishing or performing the same, will prevent the lien from attaching,

MICHIGAN.—Any person who shall by contract with the owner, part owner or lessee of any piece of land, furnish labor or materials for constructing or repairing any building, wharf or appurtenances on said land, has a lien upon said building, wharf, machinery, appurtenances, the entire interest of said owner, part owner or lessee in said land not exceeding one-quarter section; or, if in the limits of an incorporated village or city, in the lot or lots on which said building, wharf, machinery or appurtenances are situated, to the extent of his claim. He must file a verified certificate with the register of deeds, containing a copy of the contract, if in writing, or if not, a statement of its terms, with a description of the land, and a statement of the amount due and to become due, with all credits to which the owner may be entitled. The owner, part owner or lessee must be notified of the filing of the same. To have the benefit of the lien, proceedings to foreclose must be begun within six months after the last installment shall become due. A sub-contractor has a lien to the extent of the original contractors interest, upon complying with substantially the same provisions as in the case of an original contractor. Mechanics, workmen, and other persons, also have a lien in certain cases, for performing labor or furnishing materials in building, altering, repairing, or ornamenting any house or other building, machinery or appurtenances to any house or building.

MINNESOTA.—Mechanics and material men have a lien for labor done or material furnished on land and improvements. This lien is subject to the rights of prior *bona fide* lien holders. The claim must be filed within one year, which gives a lien for two years. Sub-contractors, laborers and persons furnishing materials to the contractors, may acquire a lien on the payments due to the original contractor by serving an attested account on the owner.

MISSISSIPPI.—Judgments, when enrolled, are liens on all property in the county where rendered, and may be made liens in any county by having an abstract enrolled there. Also mortgages and deeds in trust are liens. They must be acknowledged and recorded the same as ordinary deeds of conveyance. Mechanics have a lien for labor done and materials furnished in the erection and repair of buildings, but suits to enforce such lien must be commenced in six months.

MISSOURI.—Material men and mechanics have lien for labor and material on the land and improvements. The original contractor must file his claim within six months, laborers within thirty days, and all other persons claiming a lien within four months after the debt shall accrue. This lien has precedence over all other liens or encumbrances placed on the property after the commencement of the building or improvements.

NEBRASKA.—Any one who shall have performed any labor, or furnished any material or machinery for the erection, repairs or removal of any house or other building or appurtenances, by virtue of a contract, expressed or implied, with the owner thereof, or his agent, shall have a lien thereon to secure the payment for the labor performed or the materials furnished. Said lien shall be obtained by filing, in the office of the county clerk for record, a sworn account, in writing, of the items, within four months after furnishing the materials, or after labor. The lien shall operate from the date of the first item till two years after the date of the last item,

NEVADA.—Those who perform labor or furnish materials for the erection or improvement of any building have a lien on the same for the work and materials for all amounts over twenty-five dollars. All laborers have liens on all work done by them on any railroad, toll-road, canal, water-ditch, mine or mining-shaft, or tunnel, or building lot in a city or town; *provided*, the original contractor shall file his lien in sixty days, and the sub-contractor or laborer in thirty days, after the work is completed, and suit be commenced in six months.

NEW HAMPSHIRE.—Laborers and persons furnishing materials have a lien on the building and the land on which it is put, to the amount of fifteen dollars, and for the space of sixty days after the labor was performed or materials furnished.

NEW JERSEY.—All who perform labor or furnish materials for the construction of buildings, have a lien on the same for their labor and materials, including the lot on which the buildings are erected; *provided*, the lien be filed in one year after the labor is performed or materials furnished, and the summons issued in the year.

NEW YORK.—The laws are not uniform throughout the State. Material men and mechanics have lien for labor and materials furnished on land improvements to the extent of their claims. The claim must be filed within thirty days after the completion of labor and furnishing of materials, in the county of New York, and some other counties, within three months. The lien continues for one year.

NORTH CAROLINA.—Laborers, material men and mechanics have liens on the houses built, improved or repaired by them, and on the lots on which they are built, to the amount of the interest of the one who had the improvements or repairs done. But they must file the same and bring suit within ninety days after the work is finished.

NOVA SCOTIA.—No law on mechanics' lien. A creditor to secure himself must get a bill of sale on chattles, etc., and have it recorded in the county registrar's office.

OHIO.—Material men and mechanics, whether contractors, sub-contractors or laborers, may have a lien upon the buildings erected, and the land on which they are erected, if, within four months of the completion of the labor or furnishing of the materials they file an itemized account, under oath, of their claim, in the county recorder's office. If the work be done or materials furnished under a written contract, such contract or a copy must be filed with the account. The lien thus obtained relates back to the commencement of the labor or the furnishing of materials, and extends to two years after the completion of the labor or the furnishing of materials.

OREGON.—Contractors for material or labor on any building have, from the time work is commenced, a lien on the building and the ground on which it is situated, prior to all other liens placed on the premises after the commencement of work on the building. Suits must be brought within six months after payments are due under the contract, but credit given on payments can not extend the lien beyond two years from the completion of the work. The lien extends in favor of the workmen to the extent of the contract price; if, before payments are due, they give written notice of their intention to hold the owner. No payments made to the contractor before they are due, under the contract, can defeat this lien.

PENNSYLVANIA.—Mechanics' liens bind houses and lands from the date of the commencement of work on the building, usually the cellar digging; for all work done and materials furnished toward the construction of the building; *provided*, a lien be filed within six months after the work has been done or the materials furnished. Liens may also be filed for alterations or repairs, and bind the property from the date of filing. The debts of a deceased person are a lien on his real estate for five years after his death, and the lien may be continued by suit brought within that time. The lien of judgments operates for five years from date of entry, when they must be revived by *scire facias*. The lien of a mortgage for purchase money is good from date of mortgage if rendered within sixty days; other mortgages from date of record.

RHODE ISLAND.—Mechanics have a lien for labor, or for materials furnished, which, in case of an original contractor, must be prosecuted within six months, and in case of a sub-contractor or day laborer, within thirty days after commencing the work; but no owner is bound for the improvements made by the tenant, nor a married woman, under any circumstances, unless the contract be in writing, assented to by them, and clearly intended to bind them.

SOUTH CAROLINA.—All persons furnishing materials or performing labor for the erection, improvement or repairing of buildings, have a lien on the same to the extent of the interest of the party who had the buildings erected or improvements made; *provided*, that within ninety days after he ceases to labor a proper account be filed with the clerk of the court and suit be begun in six months.

TENNESSEE.—All who furnish work or materials to aid in the construction or repair of any building or buildings, shall have a lien on the same for one year after the work is done; *provided*, notice in writing of said lien be given to the owner, or his agent at the time said work is begun, or materials furnished. Any debt incurred for repairing, fitting, building, navigating, or furnishing steam or keel boats, shall be a lien on such vessels if suit be commenced within three months from the time the debt is incurred.

TEXAS.—All who may labor, furnish material, machinery, fixtures and tools to erect any house or make any improvements whatever, shall have a lien on the building, fixtures or improvement, and also on the lot

or lots of land necessarily connected therewith, to secure payment for labor done, material and fixtures furnished. Such person or firm shall, within six months after such debt becomes due, file his contract in the office of the district clerk of the county in which the property is situated, and have the same recorded in a book kept for that purpose. If the contract, order or agreement be verbal, a duplicate copy of the bill of particulars must be made under oath, one to be filed and recorded as provided for written contracts, the other to be served on the party owing the debt. When the contract or account is filed and recorded it must be accompanied by a description of the property against which the lien is claimed. This fixes the lien from the day it is filed. The lien, if against land in the country upon which said improvements have been made, shall extend to and include fifty acres; if in a city, town or village, it extends to and includes the lot or lots upon which the improvements are situated. The lien may be enforced against the land and improvements, or the improvements alone, the purchaser having a reasonable time to remove the same. The sale will be upon judgment and order of sale. This lien extends to homesteads as well as to other property; also, to all boats navigating the waters of this State. All actions must be brought within two years.

VERMONT.—Material men and laborers have a lien for labor and material in building, repairing, fitting or furnishing any vessel until eight months after the vessel is completed. It may be secured by attachment, and has precedence over all other claims. They also have a lien upon a building, and the lot on which it stands, for erecting or repairing the building. The lien continues three months after payment comes due, but does not attach until the person claiming it has filed and caused to be recorded, in the town clerk's office, a written memorandum, by him signed, asserting such claim.

VIRGINIA.—All artisans, builders, mechanics, lumber dealers, and others performing labor or furnishing materials for the construction, repair or improvement of any building or other property, are allowed a lien upon the property for the work done and materials furnished. It must be enforced by suit within six months from the time the lien is secured.

WEST VIRGINIA.—Any mechanic or workman, or any other person who shall perform any labor, or furnish material to erect or repair any building, has a lien on the same, which can be enforced by suit in chancery in six months; *provided*, he file his account under oath with the clerk of the county court in thirty days after the work was done or material furnished.

WISCONSIN.—All who perform labor or furnish materials for the building, or repairing of buildings, have a lien thereon for the same, which must be enforced by filing a petition for the lien in six months in the circuit court, and an action to foreclose in one year.

PROVINCE OF ONTARIO.—Laborers and material men have a lien on buildings and on the land on which said buildings are situate, for work or materials furnished for erecting or repairing same. A lien can be secured by filing a statement of the claim in the registrar's office within thirty days after the completion of the work. It will not hold good after the expiration of ninety days.

NEW BRUNSWICK.—No property can be held liable for debts due for furnishing materials for constructing or repairing same.

TABLES FOR MECHANICS.

Thickness of Boiler Iron, and Pressure Allowed by United States Laws.

Pressure equivalent to the standard for a boiler 42 inches diameter and ¼ inch thick.

Wire Gauge	Thickness in 10ths.	Diameter in Inches.						
		34 ins.	36 ins.	38 ins.	40 ins.	42 ins.	44 ins.	46 ins.
No.		Lbs.	Lbs.	Lbs.	Lbs.	Lbs.	Lbs.	Lbs.
1	5	160.0	100.4	152.	144.4	137.5	131.2	125.5
2	4½	158.5	149.7	141.8	134.7	128.3	122.5	117.2
3	4¼	147.2	139.1	131.8	125.1	119.2	113.7	108.8
4	4	135.0	128.3	121.6	115.5	110.	105.	100.4
5	3¾	124.5	117.6	111.4	105.9	100.8	96.2	92.1
6	3½	113.2	106.9	101.3	96.2	91.7	87.5	83.7
7	3	101.9	96.2	91.2	86.6	82.5	78.7	75.3

Materials and Labor for 100 Square Yards of Lath and Plaster.

Materials and Labor.	Three Coats hard finish.	Two coats Slipped.	Materials and Labor.	Three Coats hard finish.	Two coats Slipped.
Lime....	4 Casks	3½ casks	Sand.....	6 loads.	6 loads.
Lump Lime	⅔ "		White Sand	2½ bushs.	
Plaster of Paris....	½ "		Nails.....	13 lbs.	13 lbs.
Lath.....	2,000	2,000	Masons....	4 days.	3½ days.
Hair.....	4 bushs.	3 bushs.	Laborer....	3 "	2 "
			Cartage....	1 "	¾ "

Table of Wages.

Salaries and wages by the year, month, week or day showing what any sum from $20 to $1,000 per annum is per month, week or day.

Per Year.	Per Month.	Per Week.	Per Day.	Per Year.	Per Month.	Per Week.	Per Day.
$	$	$	$	$	$	$	$
20 is	1.67	.38	.05	280 is	23.33	5.37	.77
25	2.08	.48	.07	285	23.75	5.47	.78
30	2.50	.58	.08	290	24.17	5.56	.79
35	2.92	.67	.10	295	24.58	5.66	.81
40	3.33	.77	.11	300	25.00	5.75	.82
45	3.75	.86	.12	310	25.83	5.95	.85
50	4.17	.96	.14	320	26.67	6.14	.88
55	4.58	1.06	.15	325	27.08	6.23	.89
60	5.00	1.15	.16	330	27.50	6.33	.90
65	5.42	1.25	.18	340	28.33	6.52	.93
70	5.83	1.34	.19	350	29.17	6.71	.96
75	6.25	1.44	.21	360	30.00	6.90	.99
80	6.67	1.56	.22	370	30.83	7.10	1.01
85	7.08	1.63	.23	375	31.25	7.19	1.03
90	7.50	1.73	.25	380	31.67	7.29	1.04
95	7.92	1.82	.26	390	32.50	7.48	1.07
100	8.33	1.92	.27	400	33.33	7.67	1.10
105	8.75	2.01	.29	425	35.42	8.15	1.16
110	9.17	2.11	.30	450	37.50	8.63	1.23
115	9.58	2.21	.32	475	39.58	9.11	1.30
120	10.00	2.30	.33	500	41.67	9.59	1.37
125	10.42	2.40	.34	525	43.75	10.07	1.44
130	10.83	2.49	.36	550	45.83	10.55	1.51
135	11.25	2.59	.37	575	47.92	11.03	1.58
140	11.67	2.69	.38	600	50.00	11.51	1.64
145	12.08	2.78	.40	625	52.08	11.99	1.71
150	12.50	2.88	.41	650	54.17	12.47	1.78
155	12.92	2.97	.42	675	56.25	12.95	1.85
160	13.33	3.07	.44	700	58.33	13.42	1.92
165	13.75	3.16	.45	725	60.42	13.90	1.99
170	14.17	3.26	.47	750	62.50	14.38	2.05
175	14.58	3.36	.48	775	64.58	14.86	2.12
180	15.00	3.45	.49	800	66.67	15.34	2.19
185	15.42	3.55	.51	825	68.75	15.82	2.26
190	15.83	3.64	.52	850	70.83	16.30	2.33
195	16.25	3.74	.53	875	72.92	16.78	2.40
200	16.57	3.84	.55	900	75.00	17.26	2.47
205	17.08	3.93	.56	925	77.08	17.74	2.53
210	17.50	4.03	.58	950	79.17	18.22	2.60
225	17.92	4.12	.59	975	81.25	18.70	2.67
220	18.33	4.22	.60	1000	83.33	19.18	2.74
215	18.75	4.31	.62	1050	87.50	20.14	2.88
230	19.17	4.41	.63	1100	91.67	21.10	3.01
235	19.58	4.51	.64	1150	95.83	22.06	3.15
240	20.00	4.60	.66	1200	100.00	23.01	3.29
245	20.42	4.70	.67	1250	104.17	23.29	3.42
250	20.83	4.79	.69	1300	108.33	24.93	3.56
255	21.25	4.89	.70	1350	112.50	25.89	3.70
260	21.67	4.99	.71	1400	116.67	26.85	3.84
265	22.08	5.08	.73	1450	120.84	27.80	3.98
270	22.50	5.18	.74	1500	125.00	28.77	4.11
275	22.92	5.27	.75	1600	133.34	30.68	4.38

NOTE.—If the desired sum is not in the table, double some number; for instance, if the salary or wages is $2,000, double the sums opposite $1,000, and so on with the rest.

A Table of Daily Savings at Compound Interest.

Cents per Day.	Per Year.	In Ten Years.	Fifty Years.
2¾	$ 10	$ 130	$ 2,900
5½	20	260	5,800
11	40	520	11,600
27½	100	1,300	29,000
55	200	2,600	58,000
1.10	400	5,200	116,000
1.37	500	6,500	145,000

By the above table it appears that if a mechanic or clerk saves 2¾ cents per day from the time he is 21 till he is 70, the total with interest will amount to $2,000, and a daily saving of 27½ cents reaches the important sum of $29,000.

Permanent Loads on Bridges, Etc.

For rough calculations the weight of the bridge itself may be assumed to be (in wrought iron bridges):

For 30 feet spans, single line..... 560 lbs. per foot run.
" 60 " " ..... 672 " "
" 100 " " ..... 1,008 " "
" 150 " " ..... 1,344 " "
" 200 " " ..... 1,680 " "

Dense crowds average 120 lbs. per square foot.

For flooring, 168 to 224 lbs. per square foot, exclusive of the weight of the flooring, is generally allowed.

In storehouses, from 224 to 450 lbs. per square foot.

LUMBER MEASUREMENT AT SIGHT, ONE INCH BOARD MEASURE.

Showing the contents of inch boards from 9 to 25 in. broad and from 8 to 36 ft. long. For plank, double or treble the product as may be required. If longer or wider than the dimensions here given, add two suitable numbers together.

Feet Long.	WIDTH IN INCHES.																			
	6 in w	7 in w	8 in w	9 in w	10in w	11in w	12in w	13in w	14in w	15in w	16in w	17in w	18in w	19in w	20in w	21in w	22in w	23in w	24in w	25in w
	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in.	ft. in	ft. in.	ft. in.	ft. in.	ft. in.
8	4 0	4 8	5 4	6 0	6 8	7 4	8 0	8 8	9 4	10 0	10 8	11 4	12 0	12 8	13 4	14 0	14 8	15 4	16 0	16 8
9	4 6	5 3	6 0	6 9	7 6	8 3	9 0	9 9	10 6	11 3	12 0	12 9	13 6	14 3	15 0	15 9	16 6	17 3	18 0	18 9
10	5 0	5 10	6 8	7 6	8 4	9 2	10 0	10 10	11 8	12 6	13 4	14 2	15 0	15 10	16 8	17 6	18 4	19 2	20 0	20 10
11	5 6	6 5	7 4	8 3	9 2	10 1	11 0	11 11	12 10	13 9	14 8	15 7	16 6	17 5	18 4	19 3	20 2	21 1	22 0	22 11
12	6 0	7 0	8 0	9 0	10 0	11 0	12 0	13 0	14 0	15 0	16 0	17 0	18 0	19 0	20 0	21 0	22 0	23 0	24 0	25 0
13	6 6	7 7	8 8	9 9	10 10	11 11	13 0	14 1	15 2	16 3	17 4	18 5	19 6	20 7	21 8	22 9	23 10	24 11	26 0	27 1
14	7 0	8 2	9 4	10 6	11 8	12 10	14 0	15 2	16 4	17 6	18 8	19 10	21 0	22 2	23 4	24 6	25 8	26 10	28 0	29 2
15	7 6	8 9	10 0	11 3	12 6	13 9	15 0	16 3	17 6	18 9	20 0	21 3	22 6	23 9	25 0	26 3	27 6	28 9	30 0	31 3
16	8 0	9 4	10 8	12 0	13 4	14 8	16 0	17 4	18 8	20 0	21 4	22 8	24 0	25 4	26 8	28 0	29 4	30 8	32 0	33 4
17	8 6	9 11	11 4	12 9	14 2	15 7	17 0	18 5	19 10	21 3	22 8	24 1	25 6	26 11	28 4	29 9	31 2	32 7	34 0	35 5
18	9 0	10 6	12 0	13 6	15 0	16 6	18 0	19 6	21 0	22 6	24 0	25 6	27 0	28 6	30 0	31 6	33 0	34 6	36 0	37 6
19	9 6	11 1	12 8	14 3	15 10	17 5	19 0	20 7	22 2	23 9	25 4	26 11	28 6	30 1	31 8	33 3	34 10	36 5	38 0	39 7
20	10 0	11 8	13 4	15 0	16 8	18 4	20 0	21 8	23 4	25 0	26 8	28 4	30 0	31 8	33 4	35 0	36 8	38 4	40 0	41 8
21	10 6	12 3	14 0	15 9	17 6	19 3	21 0	22 9	24 6	26 3	28 0	29 9	31 6	33 3	35 0	36 9	38 6	40 3	42 0	43 9
22	11 0	12 10	14 8	16 6	18 4	20 2	22 0	23 10	25 8	27 6	29 4	31 2	33 0	34 10	36 8	38 6	40 4	42 2	44 0	45 10
23	11 6	13 5	15 4	17 3	19 2	21 1	23 0	24 11	26 10	28 9	30 8	32 7	34 6	36 5	38 4	40 3	42 2	44 1	46 0	47 11
24	12 0	14 0	16 0	18 0	20 0	22 0	24 0	26 0	28 0	30 0	32 0	34 0	36 0	38 0	40 0	42 0	44 0	46 0	48 0	50 0
25	12 6	14 7	16 8	18 9	20 10	22 11	25 0	27 1	29 2	31 3	33 4	35 5	37 6	39 7	41 8	43 9	45 10	47 11	50 0	52 1
26	13 0	15 2	17 4	19 6	21 8	23 10	26 0	28 2	30 4	32 6	34 8	36 10	39 0	41 2	43 4	45 6	47 8	49 10	52 0	54 2
27	13 6	15 9	18 0	20 3	22 6	24 9	27 0	29 3	31 6	33 9	36 0	38 3	40 6	42 9	45 0	47 3	49 6	51 9	54 0	56 3
28	14 0	16 3	18 8	21 0	23 4	25 8	28 0	30 4	32 8	35 0	37 4	39 8	42 0	44 4	46 8	49 0	51 4	53 8	56 0	58 4
29	14 6	16 11	19 4	21 9	24 2	26 7	29 0	31 5	33 10	36 3	38 8	41 1	43 6	45 11	48 4	50 9	53 2	55 7	58 0	60 5
30	15 0	17 6	20 0	22 6	25 0	27 6	30 0	32 6	35 0	37 6	40 0	42 6	45 0	47 6	50 0	51 6	55 0	57 6	60 0	62 6
31	15 6	18 1	20 8	23 3	25 10	28 5	31 0	33 7	36 2	38 9	41 4	43 11	46 6	49 1	51 8	54 3	56 10	59 5	62 0	64 7
32	16 0	18 8	21 4	24 0	26 8	29 4	32 0	34 8	37 4	40 0	42 8	45 4	48 0	50 8	53 4	56 0	58 8	61 4	64 0	66 8
33	16 6	19 3	22 0	24 9	27 6	30 3	33 0	35 9	38 6	41 3	44 0	46 9	49 6	52 3	55 0	57 9	60 6	63 3	66 0	68 9
34	17 0	19 10	22 8	25 6	28 4	31 2	34 0	36 10	39 8	42 6	45 4	48 2	51 0	53 10	56 8	59 6	62 4	65 2	68 0	70 10
35	17 6	20 5	23 4	26 3	29 2	32 1	35 0	37 11	40 10	43 9	46 8	49 7	52 6	55 5	58 4	61 3	64 2	67 1	70 0	72 11
36	18 0	21 0	24 0	27 0	30 0	33 0	36 0	39 0	42 0	45 0	48 0	51 0	54 0	57 0	60 0	63 0	66 0	69 0	72 0	75 0

LOGS REDUCED TO INCH-BOARD MEASURE.

NOTE.—Find the length of the log in feet in the left hand column, and its mean diameter in inches (found by adding the two end diameters and dividing their sum by two) at the heads of the other columns, and trace them until they meet, and the figures so found will express the diameter of feet board measure of inch boards the log will measure.

L. Feet.	Diam. 12	Diam. 13	Diam. 14	Diam. 15	Diam. 16	Diam. 17	Diam. 18	Diam. 19	Diam. 20	Diam. 21	Diam. 22	Diam. 23	Diam. 24	Diam. 25	Diam. 26	Diam. 27	Diam. 28	Diam. 29	Diam. 30	Diam. 31	Diam. 32	Diam. 33	Diam. 34	Diam. 35	Diam. 36	Diam. 37	Diam. 38	Diam. 39	Diam. 40	Diam. 41	Diam. 42	Diam. 43
10	49	61	72	89	99	116	133	150	175	190	209	235	252	287	313	342	363	381	411	448	400	490	500	547	577	644	669	700	752	79	840	872
11	54	67	79	98	109	127	147	165	192	209	230	259	278	315	344	377	400	419	451	418	506	539	550	602	634	708	734	770	828	874	924	959
12	59	73	86	107	119	139	160	180	210	228	251	283	303	344	373	411	430	457	493	532	552	588	600	657	692	772	801	840	903	954	1007	1046
13	64	79	93	116	129	150	173	195	227	247	272	306	328	373	408	445	473	495	534	570	598	637	650	712	750	836	868	910	978	1033	1091	1135
14	69	85	100	125	139	162	187	210	245	266	292	330	353	401	439	479	509	533	575	622	644	686	700	766	807	901	934	980	1053	1113	1175	1222
15	74	91	107	134	149	173	200	225	262	285	313	353	379	430	469	514	545	571	616	660	690	735	750	821	865	965	1001	1050	1120	1102	1259	1309
16	79	97	114	142	159	185	213	240	280	304	331	377	404	459	500	548	582	609	657	710	736	784	800	876	923	1029	1068	1120	1204	1272	1343	1396
17	81	103	122	151	168	195	227	255	297	323	355	400	429	478	531	582	618	647	698	755	782	833	850	931	980	1094	1134	1190	1279	1351	1427	1485
18	88	109	129	160	178	208	240	270	315	342	376	424	454	516	562	616	651	685	739	799	828	882	900	985	1038	1158	1201	1260	1354	1431	1511	1571
19	93	116	136	[illegible]	188	219	253	285	332	361	397	447	480	545	594	650	692	723	780	843	874	931	950	1040	1006	1222	1268	1330	1430	1510	1505	1658
20	98	122	143	178	198	232	267	300	350	380	418	470	505	573	625	684	728	761	821	888	920	980	1000	1095	1152	1287	1335	1400	1505	1590	1679	1745
21	103	128	150	187	208	243	280	315	368	399	439	495	530	602	656	719	764	800	863	932	966	1029	1050	1150	1210	....	....	....	....	....	....	....
22	108	134	157	196	218	255	293	330	385	418	460	518	555	631	688	753	800	838	904	976	1012	1078	1100	1204	1268	....	....	....	....	....	....	....
23	113	140	164	205	228	266	307	345	403	437	480	542	581	659	719	787	837	876	915	1021	1058	1127	1150	1259	1322	....	....	....	....	....	....	....
24	118	146	172	214	238	278	320	360	420	456	501	566	605	688	750	821	873	914	986	1065	1104	1176	1200	1314	1380	....	....	....	....	....	....	....
25	123	152	179	223	248	289	333	375	438	475	522	589	631	717	781	856	910	952	1027	1100	1150	1225	1250	1360	1438	....	....	...		....	...	....

WAGES, RENT, BOARD, ETC.

The sum will be found heading the columns, and the days and weeks on the extreme left hand column. If the desired sum is not in the table, double or treble two or three suitable numbers.

TIME.		$2.50	$2.75	$3.00	$3.25	$3.50	$3.75	$4.00	$4.25	$4.50	$4.75	$5.00	$5.25	$5.50	$5.75	$6.00	$6.25	$6.50	$6.75	$7.00	$8.00
Days.	1	.36	.39	.43	.46	.50	.53	.57	.61	.64	.68	.71	.75	.79	.82	.86	.89	.93	.96	1.00	1.14
	2	.72	.78	.86	1.93	1.00	1.07	1.14	1.21	1.28	1.36	1.43	1.50	1.58	1.64	1.72	1.78	1.86	1.92	2.00	2 28
	3	1.08	1.17	1.29	1.39	1.50	1.61	1.71	1.82	1.93	2.03	2.14	2.25	2.37	2.46	2.58	2.67	2.79	2.88	3.00	3.52
	4	1.44	1.56	1.71	1.86	2.00	2.14	2.28	2.43	2.57	2.71	2.86	3.00	3.15	3.28	3.44	3.56	3.72	3.84	4.00	4.57
	5	1.80	1.95	2.14	2.32	2.50	2.68	2.86	3.03	3.21	3.39	3.57	3.75	3.94	4.10	4.30	4.15	4.65	4.80	5.00	5.72
	6	2.15	2.34	2.57	2.78	3.00	3.21	3.43	3.64	3.86	4.07	4.28	4.50	4.73	4.92	5.16	5.34	5.58	5.70	6.00	6.86
Weeks. 1		2.50	2.75	3.00	3.25	3.50	3.75	4.00	4.25	4.50	4.75	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75	7.00	8.00
2		5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50	14.00	16.00
3		7.50	8.25	9.00	9.75	10.50	11.25	12.00	12.75	13.50	14.25	15.00	15.75	16.50	17.25	18.00	18.75	19.50	20.25	21.00	24.00
4		10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	32.00
5		12.50	13.75	15.00	16.25	17.50	18.75	20.00	21.25	22.50	23.75	25.00	26.25	27.50	28.75	30.00	31.25	32.50	33.75	35.00	40.00

READY RECKONER, 2,000 LBS. TO THE TON.

For Computing the Price of Coals, Hay, or any other commodity, sold by the Ton or part of a Ton. If the desired amount or quantity is not in the Table, add two numbers together.

Lbs	cts. 25	cts. 50	$ct. 1.00	$ct. 2.00	$ct. 3.00	$ct. 5.00	$ cts. 6.00	$ cts 7.00	$ cts. 8.00	$ cts. 9.00	$ cts. 10.00	$ cts. 11.00	$ cts. 12.00	$ cts. 13.00	$ cts. 14.00	$ cts. 15.00	$ cts. 16.00	$ cts. 17.00	$ cts. 19.00	$ cts. 20.00	$ cts. 25.00	$ cts. 30.00	$ cts 40.00
3	....	....	....	....	...	.01	.01	.01	.01	.01	.02	.02	.02	.02	02	.02	.02	.03	.03	.03	.04	.05	.06
7	....	....	...	.01	.01	.02	.02	.02	.03	.03	.04	.04	.04	.05	.05	.05	.06	.06	.07	.07	.09	.10	.14
10	....	....	.01	.01	.02	.03	.03	.04	.04	.05	.05	.06	.06	.07	.07	.08	.08	.09	.10	.10	.13	.16	.20
20	...	.01	.01	.02	.03	.05	.06	.07	.08	.09	.10	.11	.12	.13	.14	15	.16	.17	.19	.20	.25	.38	.40
30	...	.01	.02	.03	.05	.08	.09	.11	.12	.14	.15	.17	.18	.20	.21	.23	.24	.26	.29	.30	.38	.46	.60
50	.01	.01	.03	.05	.08	.13	.15	.18	.20	.23	.25	.28	.30	.33	.35	.38	.40	.43	.48	.50	63	.74	1.00
70	.01	.02	.04	.07	.11	.18	.21	.25	.28	.32	.35	.39	.44	.46	.49	.53	.56	.60	.67	.70	.88	1.06	1.40
80	.01	.02	.04	.08	.12	.20	.24	.28	.32	.36	.40	.44	.48	.52	.56	.60	.04	.68	.76	.80	1.00	1.20	1.60
90	.01	.02	.05	.09	.14	.23	.27	.32	.36	.41	.45	.50	.52	.59	.63	.68	.72	77	.86	.90	1.13	1.36	1.80
100	.01	.03	.05	.10	.15	.25	.30	.35	.40	.45	.50	.55	.60	.65	.70	75	.80	.85	.95	1.00	1.25	1.50	2.00
200	.03	.05	.10	.20	.30	.50	.60	.70	.80	.90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.90	2.00	2.50	3.00	4.00
300	.04	.08	.15	.30	.45	1.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	2.40	2.55	2.85	3.00	3.75	4.50	6.00
400	.05	.10	.20	.40	.60	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	2.60	2.80	3.00	3.20	3.40	3.80	4.00	5.00	6.00	8.00
500	.06	.13	.25	.50	.75	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	3.75	4.00	4.25	4.75	5.00	6.25	7.50	10.00
600	.08	.15	.30	.60	.90	1.50	1.80	2.10	2.40	2.70	3.00	3.60	3.60	3.90	4.20	4.50	4.80	5.10	5.70	6.00	7.50	9.00	12.00
700	.09	.18	.35	.70	1.05	2.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	4.55	4.90	5.25	5.60	5.95	6.65	7.00	8.75	10.50	14.00
800	.10	.20	.40	.80	1.20	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.20	5.60	6.00	6.40	6.80	7.60	8.00	10.00	12.00	16.00
900	.11	.23	.45	.90	1.35	2.25	2.70	3.15	3.60	4.05	4.50	4.95	5.40	5.85	6.30	6.75	7.20	7.65	8.55	9.00	11.25	13.50	18.00
1000	.13	.25	.50	1.00	1.50	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.50	10.00	12.50	15.00	20.00
1100	.14	.28	.55	1.10	1.65	2.75	3.30	3.85	4.40	4.95	5.50	6.05	6.60	7.15	7.70	8.25	8.80	9.35	10.45	11.00	13.75	16.50	22.00
1200	.15	.30	.60	1.20	1.80	3.00	3.60	4.20	4.80	5.40	6.00	6.60	7.20	7.80	8.40	9.00	9.60	10.20	11.40	12.00	15.00	18.00	24.00
1300	.16	.33	.65	1.30	1.95	3.25	3.90	4.55	5.20	5.85	6.50	7.15	7.80	8.45	9.10	9.75	10.40	11.05	12.35	13.00	16.25	19.50	26 00
1400	.18	.35	.70	1.40	2.10	3.50	4.20	4.90	5.60	6.30	7.00	7.70	8.40	9.10	9.80	10.50	11.20	11.90	13.30	14.00	17.50	21.00	28.00
1500	.19	.38	.75	1.50	2.25	3.75	4.50	5.25	6.00	6.75	7.50	8.25	9 00	9.75	10.50	11.25	12.00	12.75	14.25	15.00	18.75	22.50	30.00
1600	.20	.40	.80	1.60	2.40	4.00	4.80	5.60	6.40	7.20	8.00	8.80	9.60	10.40	11.20	12.00	12.80	13.60	15.20	16.00	20.00	24.00	32.00
1700	.21	.43	.85	1.70	2.55	4.25	5.10	5 95	6.80	7.65	8.50	9.35	10.20	11.05	11.90	12.75	13.60	14.15	16.15	17.00	21.25	25.50	34.00
1800	.23	.45	.00	1.80	2.70	4.50	5.40	6.30	7.20	8.10	9.00	9.90	10.80	11.70	12.60	13.50	14.40	15.30	17.10	18.00	22.50	27.00	36.00
1900	.24	.48	.05	2.00	2.85	4.75	5 70	6.05	7.00	8.55	9 50	10 45	11.40	12.35	13.30	14.25	15.20	16.15	18.05	19.00	23.75	28.50	38.00

The Number of Bricks Required to Construct Any Building, Embracing Walls, from 4 inches to 20 inches Thick, Reckononing 7 Bricks to Each Superficial Foot.

EXAMPLE.—Required the number of bricks in 100 superficial feet of wall 12 inches thick. Under 12 inch, and opposite 100, you will find the answer, 2,250, the number of bricks required.

Superficial feet of Wall.	Number of Bricks to Thickness of					
	4-inch.	8-inch.	12-inch.	16-inch.	20-inch.	24-inch.
1	7	15	23	30	38	45
2	15	30	45	60	75	90
3	23	45	68	90	113	135
4	30	60	90	120	150	180
5	38	75	113	150	188	225
6	45	90	135	180	225	270
7	53	105	158	210	263	315
8	60	120	180	140	300	360
9	68	135	203	270	338	405
10	75	150	225	300	375	450
20	150	300	450	600	750	900
30	225	450	675	900	1125	1350
40	300	600	900	1200	1500	1800
50	375	750	1125	1500	1875	2250
60	450	900	1350	1800	2250	2700
70	525	1050	1575	2100	2625	3150
80	600	1200	1800	2400	3000	3600
90	675	1350	2025	2700	3375	4050
100	750	1500	2250	3000	3750	4500
200	1500	3000	4500	6000	7500	9000
300	2250	4500	6750	9000	11250	13500
400	3000	6000	9000	12000	15000	18000
500	3750	7550	11250	15000	18750	22500
600	4500	9000	13500	18000	22500	27000
700	5250	10500	15750	21000	26250	31500
800	6000	12000	18000	24000	30000	36000
900	6750	13500	20250	27000	33750	40500
1000	7500	15000	22500	30000	37500	45000

Facts for Builders.

1,000 shingles, laid 4 in. to the weather, will cover 100 sq. ft. of surface, and 5 lbs. of shingle nails will fasten them on.

One-fifth more siding and flooring is needed than the number of sq. ft. of surface to be covered, because of the lap in the siding and matching.

1,000 laths will cover 70 yards of surface, and 11 lbs. of lath nails will nail them on. Eight bushels of good lime, 10 bushels of sand, and 1 bushel of hair will make enough good mortar to plaster 100 sq. yds.

A cord of stone, 3 bushels of lime, and a cubic yard of sand will lay 100 cubic ft. of wall.

Five courses of brick will lay 1 ft. in height on a chimney, 16 bricks in a course will make 1 flue 4 in. wide and 12 in. long, and 8 bricks in a course will make a flue 8 in. wide and 16 in. long.

Cement, 1 bush. and sand, 2 bush., will cover 3½ sq. yds. 1 in. thick, 1½ sq. yds. ¾ in. thick, and 6¾ sq. yds. ½ in. thick; 1 bush. cement and 1 sand will cover 2¼ sq. yds. 1 in. thick, 3 sq. yds. ¾ in. thick, and 4½ sq. yds. ½ in. thick.

Number of Bricks Required in Wall Per Square Foot Face of Wall.

Thickness of Wall.		Thickness of Wall.	
4 inches	7½	24 inches	46
8 "	15	28 "	52½
12 "	22½	32 "	60
16 "	30	36 "	67½
20 "	37½	42 "	75

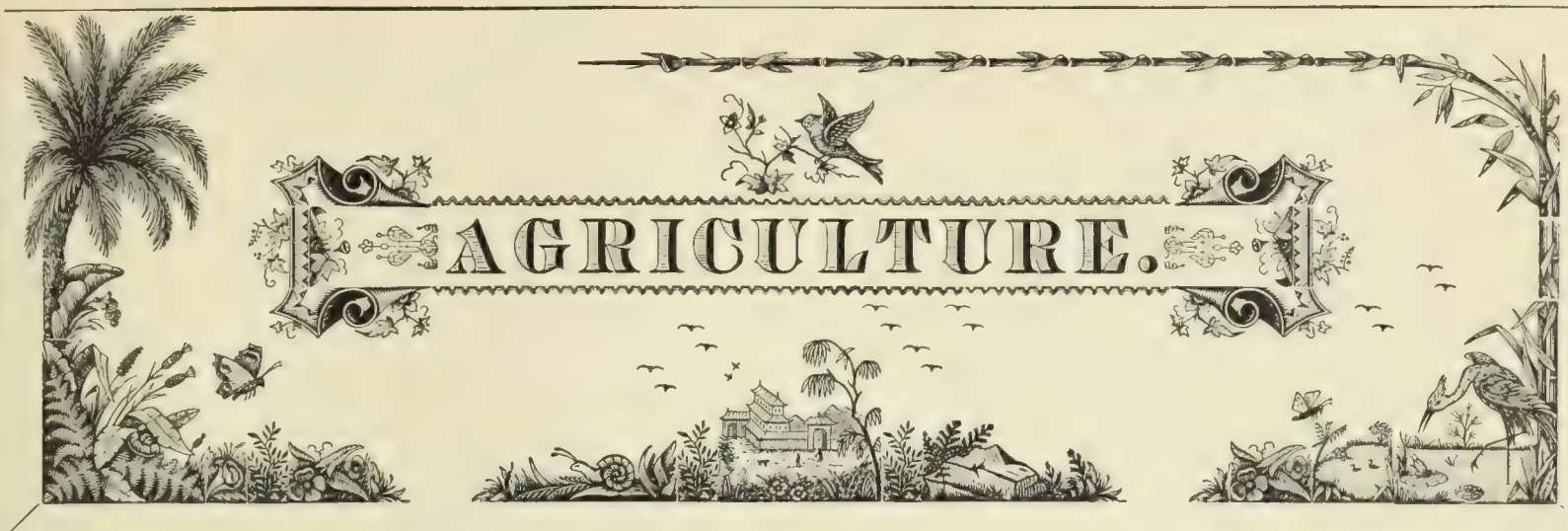
Cubic yard = 600 bricks in wall.
Perch (22 cubic feet) = 500 bricks in wall.
To pave 1 square yard on flat requires 48 bricks.
" " " " " edge " 68 "

Proportions of Weight to Bulk.

The weight per cubic foot of various substances, and the number of cubic feet required to make a ton of each.

Material.	Lbs. per cubic ft.	Cubic ft per ton.	Material.	Lbs. per cubic ft.	cubic ft. per ton.
METALS.			STONE, ETC.		
Cast Iron	454	4.93	Slate	167	13.4
Wrought Iron	485	4.62	WOOD.		
Steel	490	4.6	Ash	48	46.
Copper, cast	549	4.08	Beach	46	48.7
Copper, wrought	557	4.02	Cedar	35	64.
Brass	524	4.03	Elm	44	51.
Lead	709	3.15	Mahogany, Spanish	57	39.3
Silver	654		Oak, English	52	43.
Tin	456	4.9	White Oak, American	45	49.
Gold	1203		Live Oak	70	32.
Zinc	439	5.	Pine, Pitch	43	51.6
Platinum	1218		" Yellow	38	59.
Mercury	848	2.64	" White	34	66.
White Lead	198	11.	Poplar	46	48
STONE, ETC.			MISCELLANEOUS.		
Granite	165	13.5	Water, fresh	62.5	35.8
Limestone	165	13.5	" salt	64.5	34.8
Marble	171	13.1	Air*	.07520	
Paving Stone	151	14.8	Steam†	.03080	
Sand Stone	130	17.	Cork	15.	149.3
Brick	120	18.7	Olive Oil	57.	39.3
Chalk	174	12.8	Tallow	59	
Clay	125	18.			
Glass	180	12.44			
Sand	95	23.50			

*At the level of the sea. †Not under pressure.



AGRICULTURE was not only the primeval occupation of man, and the pursuit which all men in all ages have followed, but it has been, is, and ever must be the mainspring of all industry. All classes and conditions are dependent upon it for their daily sustenance. Nothing can supply the place of the products of the soil.

Agriculture not only gives life to man and beast, but it is the foundation of all other business: all trades, all manufactures, all commerce; in short, all business is the result, directly or indirectly, of agriculture. When the labors of the husbandman are rewarded with bountiful harvests, the spindles multiply, the ships are heavily freighted, and money plentiful. The nation that relies upon agriculture as its main product is independent and prosperous.

The adaptation of agriculture to all ranks and conditions of society is wonderful. The king himself, without any loss of dignity, can be a farmer. Most of the presidents of the United States have retired from their high positions to the cultivation of broad acres, and were just as dignified, and the public as proud of them, as when in the presidential chair. Washington, Adams, Jefferson, Jackson, VanBuren, Clay, and Webster prided themselves as much upon their skill in farming as in their guidance of the affairs of State.

Many a professional man and merchant, with his head aching with the perplexities of his business, sighs for the quiet, simple pleasures of farm life. By living in the open air, and exercising his muscles most vigorously, and his brains more gently, he feels that the nerve-exhaustion and consumption of vital forces that have rendered life a burden will disappear, and sweet will be the sleep of labor.

It is a fact, patent to all, that the really prosperous class, as a whole, is the agricultural. The farmer is demonstrably better off, more independent, fares better, lodges better, and gets a better return for his labor than the worker in the city. We often witness the anomaly of thrifty farmers and starving tradesmen. The country must be fed and the farmer feeds it.

There is nothing that can prevent the steady prosperity of the American farmer but the combinations and "corners" of the middle men that force unnatural conditions upon the finances and markets of the country; the gains of the farmers are slow but sure; speculation is not legitimate farm business. Farm stock cannot be watered like railroad stock and made to expand at pleasure. Those who go into farming

expecting to make sudden fortunes will be disappointed. It is a highway to health and competence, but not to sudden wealth and luxury.

Agriculture is an art and a science, the individual the artist; the science consisting in the combined experience of the most successful men of the present and past ages. To avail one's self of the benefit of science, the farmer should be a regular subscriber and constant reader of agricultural and horticultural periodicals, and a purchaser of the best books bearing upon his business. His library should contain agricultural, scientific, and literary works; the result will be a model farm, with ample buildings, and all the best scientific helps in agriculture manufactured; his stock the best kept, and of the finest breed, and the envy of all.

It has been a matter of common observation to those who study the tendencies and movements of American society that there is, on the part of the youth in the country, quite generally, an eager, restless desire to get away from farm life and go to a city. To this class of young people Shakespere wrote more than two hundred years ago, that it was "better to endure the ills we already have, than fly to others we know not of," and this remark holds good in its application to-day to the subject in hand. The temptations and seductiveness of city life; its opportunities for self destruction by gambling, drinking, licentiousness, and a thousand other evils. The peculiar isolation and lonesomeness of living and moving among people whose names, even, you do not know, is far from as pleasant as might appear at first sight. No one, by looking merely at the outside, can begin to tell the amount of magnificent misery and gilded poverty which exists within city walls. Besides, there is as much drudgery to be done in the city as in the country, and, if anything, even more; the work is as hard and steady; while different from farm life, it tires one out just as soon, and it is impossible to find that rest and quiet found amidst the unexcitable country life, surrounded as they are in the city with the noise and confusion of passing multitudes.

The time was, when young business men could go into cities and do well, but that time has gone by and will probably never return, for the simple reason that our cities are overcrowded already, and there is no prospect of their growing less. Beware then, of that foolish fascination which the idea of living in the city is liable to exercise over every young heart and mind. With proper care and effort a country life can be made just as enjoyable as a life in the city, and much more healthy and profitable. How can it be done? By following out these suggestions: "Fill the farm houses with periodicals and books. Establish central reading rooms or neighboring clubs. Encourage the social meetings of the young. Have concerts, lectures, amateur dramatic associations. Establish a bright, active social life that shall give some significance to labor." Above all, *build*, as far as possible, in villages. It is better to go a mile to one's daily labor than to place one's self a mile away from a neighbor; the isolation of American farm life is the great curse of that life. Europe for many centuries was cultivated by people who lived in villages, and this is the way all farmers should live,—settle in colonies, instead of singly, wherever feasible or possible.

The man who ought to be the happiest of all men, is he who has a good farm, free from debt and under a good state of cultivation, with a cheerful, loving wife, and a number of healthy, bright, and dutiful children around to make music and assist in keeping his homestead.

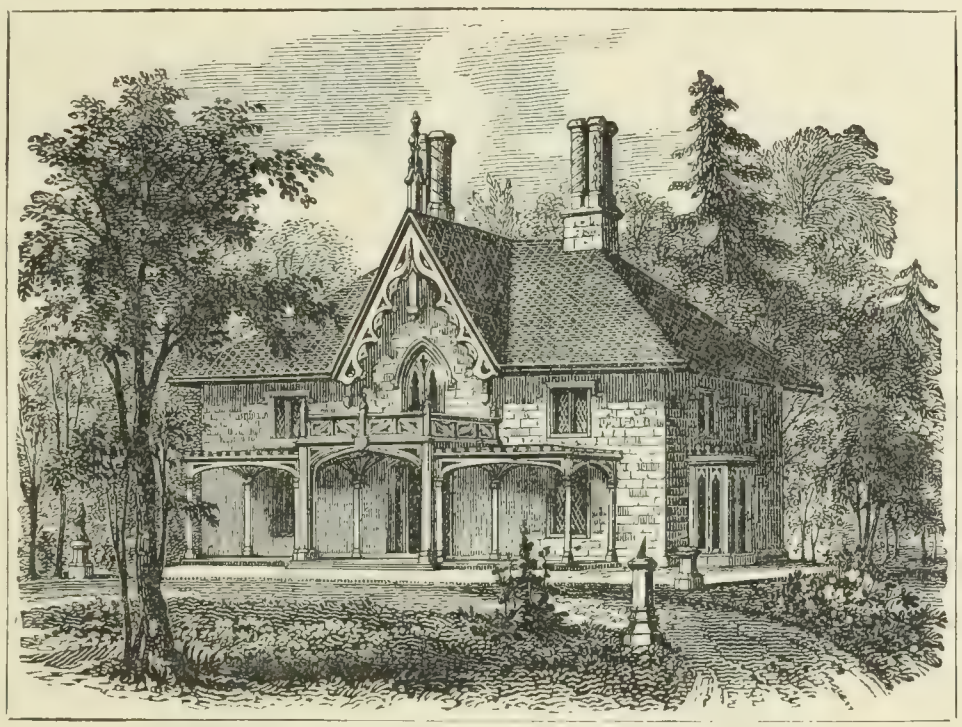
The capacities of American agriculture as a whole have only begun to be developed. There never was a time when, and never a country where, husbandry could be carried on to such an advantage as in this country.

SELECTING A HOME.

Human existence implies the necessity of food, raiment and shelter; a habitation is scarcely less important to life than the questions of food and raiment. Happiness in civilized countries largely depends upon the comforts and conveniences with which a home may be invested.

Every man in this country, especially if he has a family, should possess a home of his own, and generally this may be secured in a few years by industry, frugality and prudence. In a house of his own he feels not only that he is less dependent than when a renter of another's property, but there is an incentive to improve and beautify a home, to make it attractive, and thus add to its commercial value. This fact being granted, a few general suggestions relating to a selection of a place for a home and the construction of a house may prove of benefit to the inquirer.

The first thing to be considered is a selection of a site. This will depend upon the individual circumstances of each individual case. As our words are now addressed to farmers we shall confine our remarks to them. We have previously advised farmers to locate in villages, but when this is impracticable they should select a somewhat elevated location, as it has many advantages, among which may be mentioned attractiveness of view, salubrity of atmosphere, good drainage facilities, etc. Such a site should be easy of access, should be protected or sheltered from the northern or western winds and storms by higher grounds or belts of timber. Avoid the steep, uniform side of a hill closely surrounded by other hills equally high and steep; local and climatic considerations should govern the selection; do not forget that sunlight everywhere is highly necessary to health and comfort. Avoid the north or west side of a hill. Avoid the proximity of stagnant swamps, bogs, marshes, and sluggish streams, as no combination of circumstances can compensate the lack of a healthy atmosphere. When the surroundings or location of the place will permit of it, place the dwelling so that a view of a pleasant landscape may be had. If there are trees growing on the site some of them may be not only ornamental, but useful in furnishing shade to portions of the dwelling, or supplying a cool retreat on a hot mid-summer day. Trees to the north and west will screen the house from prevailing winds, but such trees should not be too plentiful or too near to harbor too much dampness. If the place be bare no time should be lost in supplying them with such varieties as are most desirable, where they should be planted with due regard for utility and artistic arrangement.



A CONVENIENT HOUSE IN THE ENGLISH OR RURAL GOTHIC STYLE.

A Convenient House.

It is not the design of the author to furnish details for the construction of houses; the wants, tastes, and circumstances of different persons are so varied in this behalf that an attempt to meet them in the limits of this book is impracticable. There are numerous excellent books on architecture which may be consulted with satisfaction and profit by those who intend to build, in which may be found information and explanations suited to each one's circumstances and taste. A well-defined idea of what one wants is necessary before beginning to build; then employ competent men to build it, tell them distinctly what is required, and see that they fulfill their contracts.

If an architect is employed do not leave everything to his judgment and discretion. A remark that has often been made will bear repetition here, to wit: that a man's wife is one of the best advisers in regard to planning a house. She is to be the presiding genius in the prospective home, she it is who is to make it an earthly kingdom, the place of all others on earth to be desired, a cheerful happy home.

The very first thing to be considered after the location is decided upon, is convenience and comfort. Never sacrifice these to appearance or fashion, or uniformity in a neighborhood; it is as easy and cheap to build attractively or neatly and preserve these primary requirements as to construct an unsightly and forbidding house.

There is no end to badly arranged and badly built houses, and the explanation thereof generally is found in the lack of sufficient knowledge of what is required in building on the part of both those who have had them built, and the mechanics who have constructed them; hence thoroughly mature a plan before commencing to build.

The next step is to see that the material put into the house is in all respects suitable. This is of great importance, as on it depends the expense of keeping the house in repair.

Ventilation must not be neglected. Science and experience have shown that impure and vitiated air is the most fruitful source of disease among mankind, hence the importance of thorough ventilation.

Gervasse Wheeler succinctly states the excellencies of a house to be:

1. Convenient arrangement.
2. Facility of construction and repair.
3. Perfect protection from heat and cold.
4. Adequate means of warming and ventilating.
5. Conforming with the scenery around.

Water Supply.

One of the first things to be considered in making or securing a house is the water supply, and wherever practicable water should be brought into the house and yard. A spring or running stream may be utilized for this purpose, and by the use of a hydraulic ram water may be forced into pipes leading to the various rooms of the house. Sometimes a spring may be found at an elevation which will permit the water to flow into the house without artificial help.

Water should not be permitted to stagnate; the air should be admitted to it freely by leaving cisterns exposed and uncovered; and these should be located and constructed where this object can be reached.

Hard water rendered so from excess of carbonate of lime, can be rendered soft by boiling sufficiently; also by sulphate of lime (gypsum), by carbonate of soda, by potash added twenty-four hours before the water is needed, or by exposing it in shallow tanks two or three days to the air. The remedy being so simple, persons living where the mountains, limestone, or chalk abounds, need not use hard water, nor need they drink it where gypsum is found.

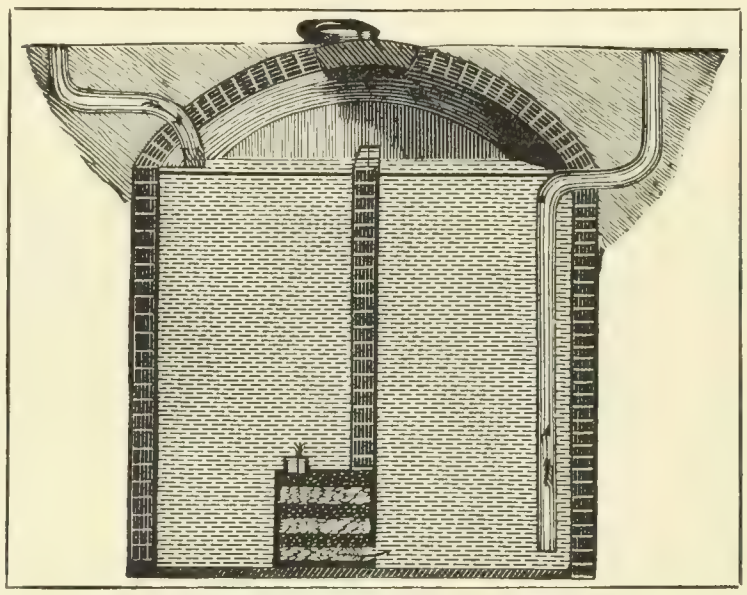
Easy tests of good drinking water are, that it readily dissolves soap without curdling, and that it cooks vegetables well, especially dry vegetables, as peas. Drinking water should be limpid, scentless, insipid (not flat or vapid), giving no sensation of weight when taken on the stomach, yielding but a slight precipitate to the nitrate of silver, the nitrate of barytes and the oxalate of ammonia. Its temperature should not greatly differ from that of the atmosphere.

Cisterns.

In many cases the water supply depends largely upon cisterns and reservoirs. There are many districts of country where springs and wells cannot be depended on for an adequate amount of water for domestic purposes; while seasons occasionally occur which are so dry that even in localities considered well-watered, persons are put to serious inconvenience from lack of water. Hence, cisterns are made to take the place of wells and springs, where the latter cannot be depended upon.

Brick and stone are largely used in constructing cisterns, though many prefer a cheaper method and nearly as efficient by sinking a hole in the ground and plastering with hydraulic cement directly upon the walls of earth. Plank is sometimes used, but this method is objectionable.

Water falling upon the roofs of buildings and conducted by troughs and spouts to the cisterns is necessarily impure. Dust, soot and other impurities in the air that have accumulated on the roofs are washed down in the first fall of rain, and carried with the water into the cistern. These impurities may be removed by filtration; no one need be in want of wholesome water if well-known means are employed to secure it. If the cistern is to be the main supply for water for domestic purposes, a roof of slate is preferable to all others; next to slate the use of shingles is recommended; the use of composition roofing material, into which pitch and coal tar largely enter, should be discarded, as they impart a disagreeable taste to the water, which is next to impossible to remove.



SECTIONAL VIEW OF A COMPARTMENT CISTERN.

It is a good plan to divide the cistern into two compartments by a wall of brick or stone, water tight, to within six inches of the bottom. In this space place a box with alternate layers of gravel, sand and pounded charcoal. One compartment will receive the water and the other contain it filtered and ready for use. The following engraving shows a sectional view of a cistern constructed after this method, and from it the description given is readily understood.

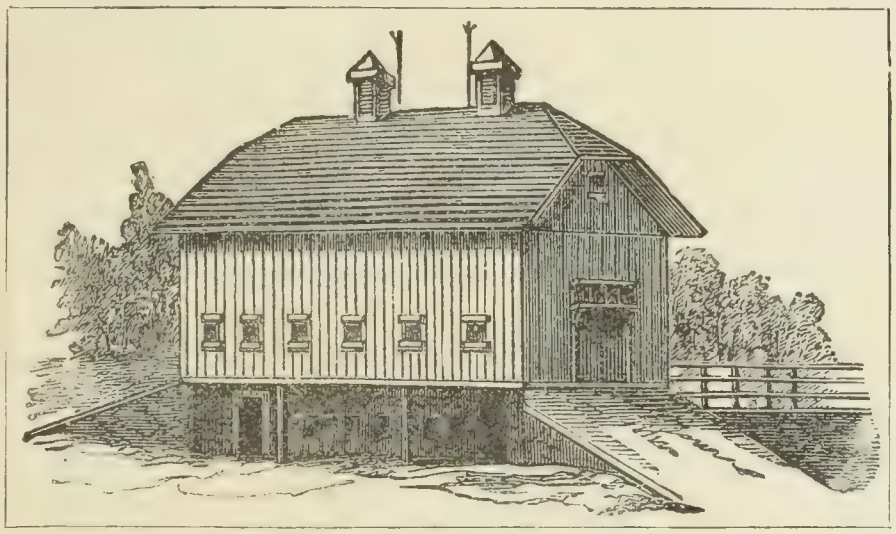
As cheap and easy a mode as the plan above given, is to take a cask holding perhaps a hundred gallons, and place by the side of the larger cistern and quite near the surface of the ground; an aperture in its bottom, over which is secured a large sponge, is connected by a good sized pipe of wood or clay, with the main tank. A third part of the cask is now filled with the charcoal and gravel, the conductor from the house is led into it, and the thing is complete. This has one great advantage: the filterer can be often and readily cleaned; while in the other case it is necessary to remove all the water and go down deep in order to accomplish the work.

To find the capacity of cisterns the reader is referred to the tables given at the close of this chapter.

Cellar, Store Room and Ice-Houses.

The practice of constructing cellars under dwellings is not one to be commended, as many dangerous fevers have been caused by the foul air from dark, damp and badly ventilated cellars; confined air without the purifying influence of sunlight soon becomes impure and unwholesome, and in a vast number of cases, cellars beneath houses serve as a reservoir for such impure air, which in addition is often loaded with the decomposing organic matters and foul gases given off by decaying vegetables. While admitting that they are very useful, the evil connected with them is of such magnitude that their entire abolition would prove beneficial to every household. Where practicable, a cellar for storing vegetables for winter use should be disconnected from the dwelling, or at least not directly beneath. Wherever located they should be kept clean, pure and well ventilated.

It has not been very long since ice was looked upon as a luxury, now it is everywhere considered a necessity of civilized life. It is not necessary to specify the numerous cases in which ice serves a useful purpose; notwithstanding its utility, there are many farmers' families where it is a stranger in summer. This luxury may be enjoyed by everyone at very little cost where the winters are cold enough to form ice. A few dollars expended for lumber will make a house that will last for years. A few days in winter when there is comparative leisure will afford time enough to procure a supply of ice sufficient for summer use.



BARN SUITABLE FOR SEVENTY-FIVE ACRES.

Formerly it was believed that an underground structure was necessary for the preservation of ice. Such is not the case; but it is sometimes more economical to build into the side of a hill, and this plan saves some labor in handling ice. Where this plan is chosen a hill facing the north is the best to select, and high enough to allow of complete drainage. Damp is more prejudicial to ice than heat, hence it is believed that ice-houses above ground are the best.

For a cheap ice-house the following is a very good plan: Make a frame ten feet square, of studding two by ten inches, and eight feet high. Board up on each side, and fill in with sawdust. Shingle the roof with a ventilator on the top; when the ice is put in, cover with sawdust to the depth of three feet. Bank up with dirt, which not only forms a drain but cuts off all chance of a draught of air from below. If sawdust can not be had, chaff or fine straw will answer the purpose.

In all plans for the construction of ice-houses the essential point to be secured is the use of materials which are non-conductors of heat. The next important point is to secure perfect drainage.

The collection and storing of ice does not require any elaborate description. The best time to save it is when it is perfectly solid, and before it has become honey-combed by warm weather. It should be cut or sawed out of the lake or stream in solid blocks, as large in size as can be conveniently handled, and it should be stored while the weather is favorable.

Barns and Other Buildings.

A very wealthy and distinguished Illinois farmer, when asked to point out his house, said, pointing to a large and commodious structure, "Yonder, sir, is my barn, it matters not about the house; the barn shows the status of the farmer." While not fully agreeing with this gentleman and believing that the family deserves the first and best attention, and no improvement gives such material value to a farm as a good, convenient and comfortable home, the author admits the force of the farmer's remark, in that one can judge the "status" of a farmer by the size and conveniences of his barn and out-buildings. Barns are useful rather than ornamental; sheds and out-buildings of every description should follow the same rule. It is pleasing to note the great change in the past few years, in the construction of farm buildings. The barn, from being a rough, unpainted structure, has grown to be something which has required some thought in its plan and details as well as beauty in its adornment. The following plan for a barn, taken from one of our leading agricultural papers, is of a size suitable for about seventy-five acres of land under cultivation on the system of mixed husbandry, but the size may be either expanded or diminished to answer all requirements.

The principal floor is so constructed that a loaded wagon can be driven in at one end, unloaded and then pass out at the other. The granary and horse stables are situated on one side; the bay, which will hold about forty tons of hay, is on the other side; in addition, there is room on the platforms over the floor and horse stables to hold about twenty tons more; the basement may be used for the storage of roots, which are drawn in on the barn floor and dropped down through a trap. The cattle pens are also in the basement.

Miscellaneous.

Of the implements most used only the very best should be used. Of animals, the best of all kinds should be selected, even at a greater cost than the more common; a farmer should take into account the use and profit of his stock; fancy animals are not always the best paying.

Manuring and draining must be faithfully attended to by the farmer who desires to make his farm pay.

J. J. Thomas, in his prize essay on "Farm Management," says the principal essentials to good farming are:

Capital enough to buy the farm and stock it well.

The judicious selection of a farm of a size compatible with these requisites.

To lay it out in the best manner.

To provide it well with fences, gates and buildings.

The selection of the best animals and the best implements that can be procured at a reasonable price.

To bring the soil into good condition by draining, manuring and good culture.

A good rotation of crops covering every part of it.

A systematic arrangement of all operations, so that there shall be no clashing or confusion.

Diligence.

Good management of business affairs, buying, selling, etc.

The following remarks on "How to Make the Farm Pay, and the Methods Employed," are from a successful farmer in Eastern Ohio, who has a farm of one hundred and fourteen acres, which have been under cultivation for nearly three-fourths of a century.

He writes: "My method of farming is as follows:—A sod is broken up in the Spring and well top-dressed with stable manure, then planted in corn. The next spring it is planted in oats, and in the Fall again top-dressed with a mixture of about twenty-five two-horse wagon loads of stable manure and one bushel of common salt. The ground is then thoroughly pulverized with the harrow and roller, and sown in wheat and timothy.

Of my crop of 1879 there were in wheat twelve acres, sown with the drill one and a half bushels to the acre, which produced five hundred and ten bushels of good clean wheat. The variety was the Clawson, obtained from the Agricultural Department, Washington, six years ago. Over two hundred bushels of this corn I sold for seed. From sixteen acres of oats I reaped nine hundred and five bushels, having sown by the drill two bushels to the acre. I had four acres Hungarian grass, twelve acres of timothy, eight acres of clover, eight acres of corn in rows three and one half feet apart, with a drill dropping one grain every twelve inches. Corn planted in this way produces large ears in place of so many small ones. I had also four acres in potatoes, one acre of sweet corn. With the corn I planted pumpkins—in every other row of corn—about six feet apart in the rows, and had ninety-five loads.

I had sixty-five acres of my farm in the crops, and left forty-nine acres for pasture for the stock.

I keep six horses to do the work of my farm. Last year I raised eighteen Berkshire hogs and ten sheep on my place. My sheep raised fourteen lambs, and I clipped 110 lbs. clean washed wool. I have forty milch cows, which produce an average of eighty-one gallons of milk per day. This milk I send to town, where I receive an average of twenty cents per gallon. The produce of six days I sell, but that of the seventh I keep to make butter for the family. My cows are tied in the stable to be milked and fed. I have a small engine attached to the stable by which all the feed is steamed. This engine runs a machine which cuts all the hay and straw; also a pair of burrs which grind the corn all in the ear. Equal portions of this meal and mill feed are taken, mixed with the cut hay and straw, and all steamed together. The pumpkins are also steamed. Three pecks of this mixture are fed to each cow twice a day, after which a little dry hay. In the winter fodder is fed to them in the barn-yard in the middle of the day, at which time in summer they are turned into pasture.

My cow barn is fifty-four feet long, thirty-eight feet wide and twenty-four feet high. It is divided so as to hold four rows of cows—two rows facing each other, divided by a gangway from which they are fed. The room above I make use of for storing hay. I have the stable cleaned out every day, the manure and urine being run out together while the cows are absent; and a good bed of straw is allowed to each cow.

My grain barn is 60 x 40 feet and 24 feet high. It is a bank barn with a horse stable underneath, and is fitted up with a hay-fork underneath. The fences on my farm are mostly board and wire.

The following exhibit of the profits on my farm tell their own story:

PRODUCTS OF THE FARM.

510 bushels Wheat,	12 acres	@	$1.00	$510.00
005 " Oats,	16 "	@	.25	226.25
15 tons Hungarian Hay,	4 "	@	8.00	120.00
24 " Timothy "	12 "	@	8.00	192.00
20 " Clover	8 "	@	6.00	120.00
11½ bushels Clover Seed			5.00	57.50
1,005 " Corn,	8 "	@	.22	221.10
500 " Potatoes,	4 "	@	.50	250.00
Sweet Corn	1 "			30.00
18 Berkshire Hogs		@	8.00	144.00
110 pounds Wool, from 10 sheep,		@	.35 per lb.	38.50
14 Lambs " " "		@	2.50	35.00
23,411¾ gallons milk, 40 cows,		@	.20 per gal.	4,682.35
				$6,020.70

EXPENSES.

2 boys @ $15 per month	$360.00
3 men @ 300 per year	900.00
25 tons Mill Feed @ $15 per ton	375.00
600 bushels Ear Corn bought @ 25c. per bushel	132.00
18 " Seed Wheat @ $1.00 " "	18.00
005 " Oats raised and fed @ 25c. " "	226.25
Hungarian Seed sown	0.00
Timothy and Clover Seed sown	28.00
40 bushels Seed Potatoes @ $1.00	40.00
Threshing and extra hands	44.00
1,005 bushels Corn raised and fed @ 22c	221.10
24 tons Timothy, 20 tons Clover @ ..... 15 " Hungarian Hay fed	432.00
Repairs and taxes	215.00
	$2,997.35
Total receipts	$6,020.70
" expenses	2,997.35
Net profits	$3,029.35

Government Land Measure.

A township consists of 36 sections, each 1 mile square; a section contains 640 acres; a quarter section, ½ mile square—160 acres; an eighth section, ½ a mile long, north and south, and ¼ mile wide—80 acres; and a sixteenth section, ¼ mile square, 40 acres, which is the smallest sized tract, except fractions, sold by the government. In the surveys of Public Lands of the United States they are laid out in ranges of townships which run longitudinally, and are numbered on the maps in Roman characters, or capital letters, according to their proximity to the northern border of a State. The ranges of townships run from west to east; the extreme northern line of townships in any State would be all number 1, the next number 11, and so on down. In a township the sections are all numbered 1 to 36, beginning at the north-east corner, as shown in the diagram.

					NW | NE SW | SE
6	5	4	3	2	
7	8	9	10	11	12
18	17	16	15	14	13
19	20	21	22	23	24
30	29	28	27	26	25
31	32	33	34	35	36

Contents of Fields and Lots.

The following table will assist farmers in making an accurate estimate of the amount of land in different fields under cultivation:

10 rods	×	16 rods	=	1 A.	100 feet	×	108 9/10 feet	=	¼	A
8 "	×	20 "	=	1 "	25 "	×	100 "	=	.0574	"
5 "	×	32 "	=	1 "	25 "	×	110 "	=	.0631	"
4 "	×	40 "	=	1 "	25 "	×	120 "	=	.0688	"
5 yards	×	968 "	=	1 "	25 "	×	125 "	=	.0717	"
10 "	×	484 yards	=	1 "	25 "	×	150 "	=	.109	"
20 "	×	242 "	=	1 "	2178 square feet			=	.05	"
40 "	×	121 "	=	1 "	4356 "		"	=	.10	"
80 "	×	60½ "	=	1 "	6534 "		"	=	.15	"
70 "	×	69½ "	=	1 "	8712 "		"	=	.20	"
220 feet	×	198 feet	=	1 "	10890 "		"	=	.25	"
440 "	×	99 "	=	1 "	13068 "		"	=	.30	"
110 "	×	369 "	=	1 "	15246 "		"	=	.35	"
60 "	×	726 "	=	1 "	17424 "		"	=	.40	"
120 "	×	363 "	=	1 "	19603 "		"	=	.45	"
240 "	×	181½ feet	=	1 "	21780 "		"	=	.50	"
200 "	×	108 9/10 "	=	½ "	32670 "		"	=	.75	"
100 "	×	145 2/10 "	=	⅓ "	34848 "		"	=	.80	"

The Number of Rails, Riders and Stakes Required for Every Ten Rods of Zigzag Fence.

Length of Rail.	Deflection from right line.	Length of Panel.	Number of Panels.	No. of rails for each 10 rods.			Number of Stakes.	Number of riders (single).
Feet.	Feet.	Feet.	Feet.	5 rails high.	6 rails high.	7 rails high.		
12	6	8	20⅝	103	123	144	42	21
14	7	10	16½	83	99	116	34	17
16½	8	12	13¾	69	84	95	28	14

For longer distances than 10 rods, the proper number of rails, etc., may be computed by multiplying. For instance: If for 50 rods of fence, multiply the above number by 5; if for 100, multiply by 10, etc. The like rule will apply to the next.

The Number of Rails and Posts Required for Each Ten Rods of Post and Rail Straight Fence.

Length of rail—feet.	Length of panel—feet.	Number of panels.	Number of posts.	Number of rails for each 10 rods.			
				5 rails high.	6 rails high.	7 rails high.	8 rails high.
10	8	20⅝	21	103	123	144	165
12	10	16½	17	83	99	116	133
14	12	13¾	14	69	84	95	109
16½	14½	11⅓	12	57	69	81	93

Space and Quantities of Seed Required to the Acre.

DESIGNATION	SPACE AND QUANTITY OF SEEDS.
Asparagus...	1 oz. produces 1,000 plants, and requires a bed 12 ft. sq.
" Roots.	1,000 plants a bed 4 feet wide 225 feet long.
Eng. Dwarf Beans.....	1 quart plants from 100 to 150 feet of row.
French Dwarf Beans.....	1 " " " 250 to 350 feet of row.
Beans, pole, large.....	1 " " 100 hills.
Beans, pole, small.....	1 " " 39 hills or 250 feet of row.
Beets.....	10 lbs. to the acre, 1 oz. plants 150 feet of row.
Broccoli and Kale.....	1 oz. plants 2,500 plants, and requires 40 sq. ft. of ground.
Cabbage.....	Early sorts same as broccoli, and require 60 sq. ft. "
Cauliflower...	The same as cabbage
Carrot	1 oz. to 150 of row.
Celery.....	1 oz. gives 7,000 plants, and requires - sq. feet of ground.
Cucumber....	1 oz for 150 hills.
Cress	1 oz. sows a bed 16 feet square.
Egg Plant...	1 oz. gives 2,000 plants.
Endive.....	1 oz. gives 3,000 plants, and requires 80 feet of ground.
Leek..... ..	1 " " 2,000 " and requires 60 feet of ground.
Lettuce	1 " " 7,000 " and requires seed bed of 120 ft.
Melon.....	1 oz. for 120 hills.
Nasturtim....	1 oz. sows 25 feet of row.
Onion.....	1 oz. " 200 " "
Okra	1 oz. " 200 " "
Parsley	1 oz. " 200 " "
Parsnip.....	1 oz. " 250 " "
Peppers.. . .	1 oz. gives 2,500 plants.
Peas.....	1 quart sows 120 feet of row.
Pumpkin.....	1 oz to 150 hills.
Radish.....	1 oz. to 100 feet.
Salsify.....	1 oz. to 50 feet of row
Spinach.....	1 oz. to 200 feet of row
Squash.....	1 oz. to 75 hills.
Tomato.....	1 oz. gives 2,500 plants, requiring seed bed of 80 feet.
Turnip.....	1 oz. to 2,000 feet.
Watermelon..	1 oz. to 50 hills.

Quantities of Seed Required to the Acre.

Designation.	Quantity of seed.	Designation.	Quantity of seed.
Wheat	1¼ to 2 bush.	Broom Corn.....	1 to 1½ bush.
Barley.....	1½ to 2½ "	Potatoes.....	5 to 10 "
Oats	2 to 4 "	Timothy.....	12 to 24 quarts.
Rye	1 to 2 "	Mustard.....	8 to 20 "
Buckwheat	¾ to 1⅓ "	Herd Grass..	12 to 16 "
Millet	1 to 1½ "	Flat Turnip.....	2 to 3 lbs.
Corn.....	¼ to 1 "	Red Clover.....	10 to 16 "
Beans.....	1 to 2 "	White Clover....	3 to 4 "
Peas.....	2½ to 3½ "	Blue Grass.....	10 to 15 "
Hemp	1 to 1½ "	Orchard Grass...	20 to 30 "
Flax.....	½ to 2 "	Carrots.....	4 to 5 "
Rice	2 to 2½ "	Parsnips.....	6 to 8 "

Number of Loads of Manure and Number of Heaps in Each Load Required to an Acre, the Heaps at Given Distances Apart.

Distance of heaps apart in yards.	NUMBER OF HEAPS IN A LOAD.									
	1	2	3	4	5	6	7	8	9	10
3	538	269	179	134	108	89½	77	67	60	54
3½	395	168	132	99	79	66	56½	49½	44	39½
4	203	151	101	75½	60½	50½	43⅓	37¾	33½	30¼
4½	239	120	79½	60	47¾	39¾	34¼	30	26½	24
5	194	97	64½	48½	38¾	32¼	27¾	24¼	21½	19¼
5½	160	80	53½	40	32	26¾	22¾	20	17¾	16
6	131	67	44¾	33½	27	22½	19¼	16¾	15	13½
6½	115	57½	38¼	28¾	23	19	16¼	14¼	12¾	11½
7	99	49½	33	24¾	19¾	16½	14	12¼	11	10
7½	86	43	28¾	21½	17¼	14¼	12¼	10¾	9½	8½
8	75½	37½	25¼	19	15¼	12½	10¼	9½	8½	7½
8½	67	33½	22¼	16½	13½	11¼	9½	8½	7½	6¾
9	60	30	20	15	12	10	8	7¾	6⅔	6
9½	53½	26¾	18	13½	10¾	9	7¾	6¾	6	5¼
10	48½	24¼	16¼	12	9¾	8	7	6	5½	4¾

EXPLANATION.—The left hand column gives the distance in yards between the heaps each way in each row; at the top of the columns are indicated the number of heaps in each load, and the number of loads required per acre will be found at the point where the two lines meet.

Nutritive Equivalents of Various Foods.

FOODS.	Amount of flesh-forming matter in 100 lbs.	Amount of fat forming matter in 100 lbs.	Total nutritive matter in 100 lbs.	Nutritive equival'ts of 100 lbs. best English hay.
Irish Potatoes	1.4	18.9	20.3	245.3
Carrots	0.6	6.6	7.2	691.6
Parsnips	1.2	7.0	8.2	607.3
Jerusalem Artichoke	1.0	18.8	19.8	251.5
Sugar Beet	0.9	13.6	14.5	332.5
Turnips (Swede)	1.0	5.2	6.2	803.2
Common White Turnip	0.9	3.3	4.2	1185.7
Mangel Wurtzel	1.0	12.6	13.6	327.6
Green Pea Straw	0.9	7.0	8.8	565.9
Spurrey (green)	2.7	2.3	5.0	960.0
Green Buckwheat Stalks	0.2	4.7	4.9	1010.9
Common Vetch (green)	1.0	2.6	4.5	1100.6
French Vetch (green	0.7	4.7	5.4	922.2
Green Stalks White Lupin	1.8	2.3	4.1	1212.1
Green Stalks White Bean	1.0	2.7	3.7	1345.9
Green Oats (fodder)	1.0	8.5	9.5	524.2
Timothy Grass (green)	4.0	9.7	13.7	393.4
Red Top " "	3.3	8.7	12.0	415.0
Superior English Hay	13.5	36.3	49.8	100.0
Red Clover (green)	2.0	3.6	5.6	907.1
White Clover "	1.5	2.7	4.2	1185.7
Lucerne "	1.9	3.6	5.5	905.4
Red Clover (hay)	22.5	18.7	41.2	120.8
White Clover "	18.7	40.0	58.7	84.6
Lucerne "	12.7	38.0	50.7	98.2
Wheat Flour	14.7	66.4	81.1	61.4
Indian Corn	1.0	66.7	77.7	64.2
Rye Meal	14.3	55.8	70.1	71.0
Barley Meal	13.0	52.0	65.0	76.9
Oatmeal	18.0	51.1	69.1	72.0
Buckwheat Meal	9.0	52.1	61.1	81.5
Peas	23.1	41.9	65.0	76.9
Kidney Beans	23.9	39.3	63.2	78.7
White Field Beans	24.0	39.7	63.7	78.2
Lentils	25.7	38.9	64.6	77.0
English Linseed Cake	22.1	51.6	73.1	68.0
American Linseed Cake	22.2	48.6	70.8	70.3

Weights of Grain, Seeds, etc.,

showing the weight of grain, seeds, etc., per bushel, as established by the Legislatures of the following States. The letter *m* indicates sold by measure.

ARTICLES.	New York.	Ohio.	Pennsylvania.	Indiana.	Wisconsin.	Iowa.	Illinois.	Michigan.	Connecticut.	Massachusetts.	Rhode Island.	Kentucky.	New Jersey.	Vermont.	Missouri.	Canada.
Wheat, lbs	60	60	60	60	60	60	60	60	56	60		60	60	60	60	60
Rye	56	56	56	56	56	56	54	56	56	56		56	56	56	56	56
Corn	56	56	56	56	56	56	56	56	56	56		56	56	56	52	56
Oats	32	32	32	32	32	35	32	32	28	30		33	36	32	m	34
Barley	48	48	47	48	48	48	44	48		40		48	48	40	m	48
Buckwheat	48		48	50	42	52	40	42	45	40		52	56	40	m	48
Clover Seed	60	64		60	60	60		60				60	64		m	60
Timothy Seed	44	42		45		45		m		m		45			m	48
Flax Seed	55	56		56		56		m		m		56	55		m	56
Hemp Seed	44			44		44										
Blue Grass Seed	14			14		14										
Apples, dried	22	25			28	24		28								22
Peaches, dried	32	33			28	33		28								22
Coarse Salt	56	56	55	56		56				70		56			56	56
Fine Salt	56	56	63	56		56				70		56			56	56
Potatoes	60			60		60			60	60	60			60		
Peas	60									60						60
Beans	62	56		60		60				60		60				60
Castor Beans	46			46		46										
Onions	57			57		57				56	56					
Corn Meal				50							54					
Mineral Coal				76												

To reduce cubic feet to bushels, struck measure, divide the cubic feet by 56 and multiply by 45.

Capacities of Cisterns.

For a Circular Cistern, take the diam. in feet, square that and multiply by .785398; that gives the area in feet; multiply this by 1.728 and divide by 231, and you will have the number of gallons capacity of one foot in depth of the cistern; from this calculate the depth.

If for a Square Cistern, multiply length by breadth, and proceed to multiply the result by 1.728 and to divide by 231, as before. Calculated in this way we find that each foot in depth of a

CIRCULAR CISTERN.				SQUARE CISTERN.			
5 feet in diam.	holds		4.66 bbls.	5 feet by 5 feet	holds		5.02 bbls.
6 "	"	"	6.71 "	6 "	6 "	"	8.54 "
7 "	"	"	9.13 "	7 "	7 "	"	11.63 "
8 "	"	"	11.93 "	8 "	8 "	"	15.19 "
9 "	"	"	15.10 "	9 "	9 "	"	19.39 "
10 "	"	"	18.65 "	10 "	10 "	"	23.74 "

In calculating the capacity of cisterns, etc., 31½ gals. are estimated to 1 barrel, and 63 gals to 1 hogshead.

To Compute the Weight of Live Cattle.

For cattle of a girth of from 5 to 7 feet, allow 23 lbs. to the superficial foot. For a girth of from 7 to 9 ft., allow 31 lbs. to the superficial foot. For small cattle and calves of a girth from 3 to 6 ft. allow 16 lbs., to the cubic foot. For pigs, sheep, and animals measuring less than 3 ft. girth, allow 11 lbs. to the superficial foot.

RULE.—Measure the girth in inches back of the shoulder, and the length in inches from the square of the buttock to a point even with the point of the shoulder blade. Multiply the girth by the length, and divide the product by 144 for the superficial feet, and then multiply the superficial feet by the number of lbs. allowed as above for cattle of various girths, and the product will be the number of pounds of beef, veal or pork in the four quarters of the animal. To find the number of stone, divide the number of pounds by 14.

The following is compiled from two English works on the subject:

Girth. ft. in.	Length. ft. in.	Renton's Table. stone.	lb.	Cary's Table. stone.	lb.
5 0	3 0	21	0	21	00
5 0	4 0	24	0	24	00
5 6	3 0	27	1	27	00
5 6	4 0	34	4	34	07
6 0	4 0	38	8	38	11
6 0	5 0	43	1	43	00
6 6	4 0	45	0	45	07
6 6	4 0	48	0	48	00
7 0	5 0	64	6	64	07
7 0	6 0	70	5	70	03
8 0	6 0	00	8	00	12
8 0	7 0	107	5	107	00

Showing the Difference between Good Hay and the Substances noted below, as Food for Stock, being the Mean of Experiment and Theory.

100 lbs. of Hay are equal to	100 lbs. of Hay are equal to
275 " Green Indian Corn.	51 " Rye.
142 " Rye Straw.	49 " Wheat.
300 " Wheat "	59 " Oats.
104 " Oat "	45 " Peas and Beans mixed.
186 " Barley "	64 " Buckwheat.
153 " Pea "	57 " Indian Corn.
200 " Buckwheat Straw.	68 " Acorns
201 " Raw Potatoes.	105 " Wheat Bran.
175 " Boiled Potatoes.	100 " Rye "
339 " Mangel Wurtzel.	107 " Wheat, Pea and Oat Chaff.
304 " Turnips.	
300 " Carrots.	179 " Rye and Barley, mixed.

The following table shows the amount of hay or its equivalent per day, required by each 100 lbs. of live weight of various animals:

Working Horses	3.08 lbs.
" Oxen	2.40 "
Fatting Oxen	5.00 "
" " when fat	4.00 "
Milch Cows	from 2.25 to 2.40 "
Dry "	2.42 "
Young growing cattle	3.08 "
Steers	2.84 "
Pigs	3.00 "
Sheep	3.00 "

Contents of Corn-Cribs containing Corn in the Ear, Computed on a Basis of 3,840 Cubic Inches per Bushel. Height of Crib, 10 feet.

Breadth in Ft. \ Lgth.	10	11	12	13	14	15	16	18	20	22	24	26	28	30
3	135	149	162	175	189	202	216	243	270	297	324	351	378	405
3½	158	173	189	205	221	236	252	284	315	347	378	410	441	473
4	180	198	216	234	252	270	288	324	360	396	432	468	504	540
4½	203	223	243	263	283	304	324	365	405	446	486	527	567	608
5	225	248	270	292	315	337	360	405	450	495	540	585	630	675
5½	248	272	297	322	347	371	396	446	495	545	594	644	693	743
6	270	297	324	351	378	405	432	486	540	594	648	702	756	810
6½	293	322	351	380	410	439	468	527	585	644	702	761	819	878
7	315	347	378	409	441	472	504	567	630	693	756	819	882	945
7½	338	371	405	439	473	506	540	608	675	743	810	878	945	1013
8	360	396	432	468	504	540	576	648	720	792	864	936	1008	1080
8½	383	421	459	497	536	574	612	689	765	842	918	995	1071	1148
9	405	446	486	526	567	607	648	729	810	891	972	1053	1134	1215
10	450	495	540	585	630	675	720	810	900	990	1080	1170	1260	1350
11	495	545	594	643	693	742	792	891	990	1089	1188	1287	1386	1485
12	540	594	648	702	756	810	864	972	1080	1188	1296	1404	1512	1620

EXAMPLE.—Under 28 and opposite 8 is 1,008, representing the number of bushels of corn in the ear contained in a crib 28 ft. long, 8 ft. wide, and 10 feet high. This space would contain 1,800 bushels of shelled corn.

RULE WHEN THE CRIB IS FLARED BOTH WAYS.—Multiply half the sum of the bottom breadths in *feet* by the perpendicular height in feet, and the same again by the length in feet; multiply the last product by .63 for heaped bushels of ears, and by .42 for the number of bushels in shelled corn. This rule is based on the generally accepted estimate that 3 heaped half bushels of ears, or 4 even full, form 1 of shelled corn.

Comparative Yield of Various Vegetables. Productions in Pounds Weight Per Acre.

	Lbs. per a.		Lbs. per a.		Lbs. per a.
Hops	442	Cherries	2 000	Apples	8 000
Wheat	1 260	Onions	2 800	Turnips	8 420
Barley	1 000	Hay	4 000	Cinque-foil grass	9 000
Oats	1 840	Pears	5 000	Vetches, green	9 800
Peas	1 020	Grass	7 000	Cabbages	10 000
Beans	2 000	Carrots	9 800	Parsnips	11 200
Plums	2 000	Potatoes	7 500	Mangel Wurzel	22 000

One acre will produce 224 lbs. mutton, 186 lbs. beef, 2,900 lbs. milk, 300 lbs. butter, and 200 lbs. cheese. A fair crop of potatoes from 16 bushels of seed is 340 bushels.

Exhibiting the Capacities of Grain Bins, etc., 10 Feet High.

Width in Ft.	Bin 6 ft. 7 ft. Lg.	Bin 7 ft. Lg.	Bin 8 ft. Lg.	Bin 9 ft. Lg.	Bin 10 ft. Lg.	Bin 11 ft. Lg.	Bin 12 ft. Lg.	Bin 13 ft. Lg.	Bin 14 ft. Lg.	Bin 15 ft. Lg.	Bin 16 ft. Lg.	Bin 20 ft. Lg.	Bin 22 ft. Lg.
	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.	Bu.
3	145	169	192	217	241	265	289	313	338	362	386	482	530
4	193	225	257	289	321	354	386	418	450	482	514	643	708
5	241	282	321	362	402	442	482	522	563	603	643	804	884
6	290	338	386	434	482	530	579	627	675	723	771	964	1060
7	338	394	450	506	563	619	675	731	788	844	900	1125	1238
8	386	450	514	579	643	707	771	836	900	964	1029	1286	1414
9	434	507	579	651	723	796	868	940	1013	1085	1157	1447	1592
10	482	563	643	723	804	884	964	1045	1125	1205	1286	1607	1768
11	531	619	707	796	884	972	1061	1149	1238	1326	1414	1768	1944
12	579	675	771	868	964	1061	1157	1254	1350	1447	1543	1929	2122

The Amount of Butter and Cheese Obtainable From Milk.

100 lbs. milk contains about	3	lbs.	pure butter.
100 " " " "	7.8	"	cheese.
100 " " averages "	3.5	"	common butter.
100 " " " "	11.7	"	common cheese.
100 " skim milk yields "	13.5	"	skim milk cheese.

The time required for the full amount of cream to rise to the surface of new milk at different temperatures may be seen from the following table:

10 to 12 hours	if the temperature of the air is			77°	Fahr.
18 to 20	"	"	"	"	68° "
24	"	"	"	"	55° "
30	"	"	"	"	50° "

Measuring Hay.*

To find the number of tons of meadow hay raked into windrows:

RULE.—Multiply the length of the windrow in yards by the width in yards, and that product by the height in yards, and divide by 25; the quotient will be the number of tons in the windrow.

To find the number of tons of hay in a mow:

RULE.—Multiply the length in yards by the height in yards, and that by the width in yards, and divide the product by 15; the quotient will be the number of tons.

Ploughing.

Showing the distance traveled by a horse in plowing an acre of land, and the quantity of land cultivated per day, computed at the rate of 16 and 18 miles per day of 9 hours:

Bdt'h of furrow slice.	Space traveled in ploughing an acre.	Extent ploughed per day.		Bdt'h of furrow slice.	Space traveled in ploughing an acre.	Extent ploughed per day.	
Inch.	Miles.	18 miles	16 miles	Inch.	Miles.	18 Mi.	16 Mi.
7	14 1-2	1 1-4	1 1-8	14	7	2 1-2	2 1-4
8	12 1-2	1 1-2	1 1-4	15	6 1-2	2 3-4	2 2-5
9	11	1 3-5	1 1-2	16	6 1-5	2 9-10	2 3-5
10	9 9-10	1 4-5	1 3-5	17	5 3-4	3 1-10	2 3-4
11	9	2	1 3-4	18	5 1-2	3 1-4	2 9-10
12	8 1-4	2 1-5	1 9-10	19	5 1-4	3 1-2	3 1-10
13	7 1-2	2 1-3	2 1-10	20	4 9-10	3 1-5	3 1-4

Wages Table.

Calculated on a scale of ten hours labor per day. The time in hours and days is noted in the left hand column, and the amount of wages under the respective headings, as noted below.

Wgs	$1.50	$2.00	$2.50	$3.00	$3.50	$4.00	$4.50	$5.00	$5.50	$6.00
Hours. ½	.01¼	.01⅔	.02	.02½	.03	.03½	.02½	.04½	.04½	.05
1	.02½	.03⅓	.04⅙	.05	.06	.06⅔	.07½	.08⅓	.09⅙	.10
2	.05	.06⅔	.08⅓	.10	.11⅔	.13⅓	.15	.16⅔	.18⅓	.20
3	.07½	.10	.12½	.15	.17½	.20	.22½	.25	.27½	.30
4	.10	.13⅓	.16⅔	.20	.23⅓	.26⅔	.30	.33⅓	.36⅔	.40
5	.12½	.16⅔	.21	.25	.29⅙	.33⅓	.37½	.41⅔	.46	.50
6	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60
7	.17½	.23⅓	.29½	.35	.41	.46⅔	.52½	.58⅓	.64⅙	.70
8	.20	.26⅔	.33⅓	.40	.46⅔	.53⅓	.60	.66⅔	.73⅓	.80
9	.22½	.30	.37½	.45	.52½	.60	.67½	.75	.82½	.90
Dys. 1	.25	.33⅓	.41⅔	.50	.58⅓	.66⅔	.75	.83⅓	.91⅔	1.00
2	.50	.66⅔	.83⅓	1.00	1.16⅔	1.33⅓	1.50	1.66⅔	1.83⅓	2.00
3	.75	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00
4	1.00	1.33⅓	1.66⅔	2.00	2.33⅓	2.66⅔	3.00	3.33⅓	3.66⅔	4.00
5	1.25	1.66⅔	2.08⅓	2.50	2.91⅔	3.33⅓	3.75	4.16⅔	4.58⅓	5.00
6	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00

Wgs	$7.00	$7.50	$8.00	$10.00	$11.00	$12.00	$13.00	$14.00	$15.00
Hours. ½	.06	.06¼	.06⅔	.08⅓	.09	.10	.11	.12	.12½
1	.11⅔	.12½	.13⅓	.16⅔	.18⅓	.20	.22	.23½	.25
2	.23⅓	.25	.26⅔	.33⅓	.36⅔	.40	.43⅓	.46⅔	.50
3	.35	.37½	.40	.50	.55	.60	.65	.70	.75
4	.46⅔	.50	.53⅓	.66⅔	.73⅓	.80	.86⅔	.93⅓	1.00
5	.58⅓	.62½	.66⅔	.83⅓	.91⅔	1.00	1.08⅓	1.16⅔	1.25
6	.70	.75	.80	1.00	1.10	1.20	1.30	1.40	1.50
7	.81⅔	.87½	.93⅓	1.16⅔	1.28⅓	1.40	1.52	1.63⅓	1.75
8	.93⅓	1.00	1.06⅔	1.33⅓	1.46⅔	1.60	1.73⅓	1.86⅔	2.00
9	1.05	1.12½	1.20	1.50	1.65	1.80	1.95	2.10	2.25
Dys. 1	1.16⅔	1.25	1.33⅓	1.66⅔	1.83⅓	2.00	2.17	2.33⅓	2.50
2	2.33⅓	2.50	2.66⅔	3.33⅓	3.66⅔	4.00	4.34	4.66⅔	5.00
3	3.50	3.75	4.00	5.00	5.50	6.00	6.51	6.99⅔	7.50
4	4.66⅔	5.00	5.33⅓	6.66⅔	7.33⅓	8.00	8.68	9.33	10.50
5	5.83⅓	6.25	6.66⅔	8.33⅓	9.16⅔	10.00	10.85	11.66⅓	12.50
6	7.00	7.50	8.00	10.00	11.00	12.00	13.00	14.00	15.00

If the desired number of days or amount of wages is not in the table, double or treble any suitable number of days or amount of money as the case may be, until you obtain the desired number of days and the wages to correspond.

* There is no accurate mode of measuring hay but by weighing it, hence all the rules are only approximately correct, though the following will be found sufficient for all ordinary farming.

Digestibility of Foods.

Giving the time required for the digestion in the stomach of various alimentary substances, derived from actual experiments.

Article.	Mode of prepar't'n	H. M
Apeneurosis (gristle)	Boiled	3.00
Apples, sour, mellow	Raw	2.00
Apples, sour, hard	Raw	2.50
Apples, sweet, mellow	Raw	1.30
Bass, striped	Broiled	3 00
Beans, pod	Boiled	2.30
Beans and green corn	Boiled	3.45
Beef	Fried	4.00
Beefsteak	Broiled	3.00
Beef, fresh, lean, dry	Roasted	3.30
Beef, fresh, lean, rare	Roasted	3.00
Beef, with mustard, etc	Boiled	3.10
Beef, with salt only	Boiled	3.36
Beets	Boiled	3.45
Brains, animal	Boiled	1.45
Bread, corn	Baked	3.15
Bread, wheat, fresh	Baked	3.30
Cabbage	Raw	2.30
Cabbage, with vinegar	Raw	2.00
Cabbage	Boiled	4.30
Carrot, orange	Boiled	3 13
Cartilage	Boiled	4.15
Catfish	Fried	3.30
Cheese, old, strong	Raw	3.30
Chicken, full grown	Fricasse'd	2.45
Codfish, cured dry	Boiled	2.00
Custard	Baked	2.45
Duck, tame	Roasted	4.00
Duck, wild	Roasted	4 30
Eggs, fresh	Raw	2.00
Eggs, fresh	Whipped	1.30
Eggs, fresh	Roasted	2 15
Eggs, fresh	Soft boiled	3.00
Eggs, fresh	Hard "	3.30
Eggs, fresh	Fried	3.30
Fowls, domestic	Roasted	4.00
Fowls, domestic	Boiled	4 00
Gelatine	Boiled	2.30
Goose, wild	Roasted	2 30
Hashed meat & veg'bl's	Warmed	2.30
Heart, animal	Fried	4.00
Lamb, fresh	Broiled	2.30
Liver, beeves', fresh	Broiled	2.00
Marrow, spinal, animal	Boiled	2.40
Milk	Boiled	2.00
Milk	Raw	2.15
Mutton, fresh	Broiled	3 00
Mutton, fresh	Boiled	3.00
Mutton, fresh	Roasted	3.15
Oysters, fresh	Raw	2.55
Oysters, fresh	Roasted	3.15
Oysters, fresh	Stewed	3.30
Parsnips	Boiled	2.30
Pig, sucking	Roasted	2.30
Pigs' feet, soused	Boiled	1.00
Pork steak	Broiled	3.15
Pork, fat and lean	Roasted	5 15
Pork, recently salted	Stewed	3.00
Pork, recently salted	Broiled	3.15
Pork, recently salted	Fried	4.15
Pork, recently salted	Boiled	4.30
Potatoes, Irish	Roasted	2.30
Potatoes, Irish	Baked	2.30
Potatoes, Irish	Boiled	3.30
Salmon, salted	Boiled	4 00
Sausage, fresh	Broiled	3.20
Soup, barley	Boiled	1.30
Soup, bean	Boiled	3 00
Soup, chicken	Boiled	3.00
Soup, mutton	Boiled	3.30
Soup, oyster	Boiled	3.00
Soup, beef, veg'bl's, br'd	Boiled	4.00
Soup, marrow bones	Boiled	4.15
Tripe, soused	Boiled	1.00
Trout, salmon, fresh	Boiled	1 30
Trout, salmon, fresh	Fried	1.30
Turkey, wild	Roasted	2.18
Turkey, domesticated	Roasted	2.30
Turkey, domesticated	Boiled	2 25
Turnips	Boiled	3.30
Veal, fresh	Boiled	4.00
Veal, fresh	Fried	4.30
Venison steak	Broiled	1.35

Table for Foretelling the Weather through the Lunations of the Moon.

(Dr. Hershell and Adam Clarke.)

If the New Moon, the First Quarter, the Full Moon or the Last Quarter, enters—	In Summer.	In Winter.
Between midnight and 2 A. M.	Fair.	Hard frost, unless wind is S. or E.
Bet. 2 and 4 A. M.	Cold, fr't showers.	Snowy and stormy.
" 4 and 6 A. M.	Rain.	Rain.
" 6 and 6 A. M.	Wind and Rain.	Stormy.
" 8 and 10 A. M.	Changeable.	Cold rain if wind is W., snow if E.
" 10 and 12 A M.	Frequent showers.	Cold and high wind.
At 12 M. and 2 P. M.	Very rainy.	Snow and rain.
Bet. 2 and 4 P. M.	Changeable.	Fair and mild.
" 4 and 6 P. M.	Fair.	Fair.
" 6 and 8 P. M.	Fair if wind N. W., rainy if S. or S. E.	Fair and frosty if wind is N. or W., rain or snow if S. or S. E.
" 8 and 10 P. M.	Do.	Do.
" 10 and midnight	Fair.	Fair and frosty.

Observations.—1. The nearer the time of the moon's change, first quarter, full, and last quarter, is to *midnight*, the fairer the weather during 7 following days. Range for this is from 10 at night till 2 next morning. 2. The nearer to *mid-day* the phases of the moon happen, the more foul or wet weather during the 7 days following. 3. The moon's change entering from 4 to 10 of the afternoon, may expect fair weather.

Force of the Wind.

Miles per Hour.	Feet per Minute.	Feet per Second.	Force in pounds per square foot.	Description.
1	88	1.47	.005	Hardly perceptible.
2	176	2.93	.020	Just perceptible.
3	264	4 4	.044	
4	352	5.87	.079	Gentle Breeze.
5	440	7.33	0.123	
10	880	14.67	0.492	Pleasant Breeze.
15	1,320	22.	1.107	
20	1,760	29.3	1.970	Brisk gale.
25	2.200	36.6	3.067	
30	2,640	44.0	4.429	High wind.
35	3.080	51.3	9.027	
40	3,520	58.6	7.870	Very high wind.
45	3,960	66 0	9.900	
50	4,400	73.3	12.304	Storm.
60	5,280	88.0	17.733	Great storm.
70	6,160	102.7	24.153	
80	7,040	117 3	31 490	Hurricane.
100	8,800	146.6	49.200	

Loss of Light by Use of Shades.

Glass, etc.	Th'kness.	Loss.	Glass, etc.	Th'kness.	Loss.
	Ins.	Pr Ct.		Ins.	Pr Ct.
American Enamelled	1-16	51.23	Window, d'ble, Eng	1-8	9.39
Crown	1-8	13.08	" " Ger.	1-8	13
Crystal Plate	1-8	8.61	" single, Ger.	1 16	4 27
English	1-8	6 15	" " ground	1-10	65.75
Porcelain, Transpr'cy	1-3	97.68	" green	1-16	81.95

Effects of Heat on Various Bodies.

Fine Gold melts	2590°	Heat, bright red	1860°
" Silver "	1250	" red visible by day	1077
Copper melts	2548	" white	2600
Wrought Iron melts	3980	Mercury boils	622
Cast " "	3479	" volatilizes	680
Bright red " in the dark	752	Platinum melts	3080
Red hot " in twilight	884	Zinc melts	740
Glass melts	2377	Highest natural temperature (Egypt)	117
Common fire	790	Greatest natural cold (below zero)	56
Brass melts	1900	" artificial " "	166
Air furnace	3300	Heat of human blood	98
Antimony melts	951	Snow and Salt, equal parts	0
Bismuth melts	476	Ice melts	32
Cadium	600	Water in *vacuo* boils	98
Steel	2500	Furnace under steam boiler	1100
Lead	504		
Tin	424		
Heat, cherry red	1500		

Weights of Various Breeds of Poultry.

	Lbs.	oz.
Black Polish cock, 3 years old	5	3
Black Polish hen, 3 years old	3	4
Golden Polish cock	5	0
Golden Polish hen	3	8
Silver Hamburg hen	3	1
Silver Polish hen	3	4
Game cock	4	10
Game hen	3	0
Pheasant Malay cock, 2 years old	7	0
Pheasant Malay hen	5	1
Pheasant Malay pullet, 17 mos. old	5	3
Dorking cocks	7	0
Dorking hen	6	8
Cochin-China cock, 16 mos. old, moulting)	6	5
Cochin-China hen	4	6
Malay cock, 16 months old	6	14
Malay hen, 16 months old	4	8
Black Spanish cock, 4 mos. old	2	11
Black Spanish pullet	2	11
Turkey (cock), 16 mos. old	16	0
Turkey (hen), 3 to 4 years	8	6
White China gander, 6 years old	12	13
White China goose	11	13

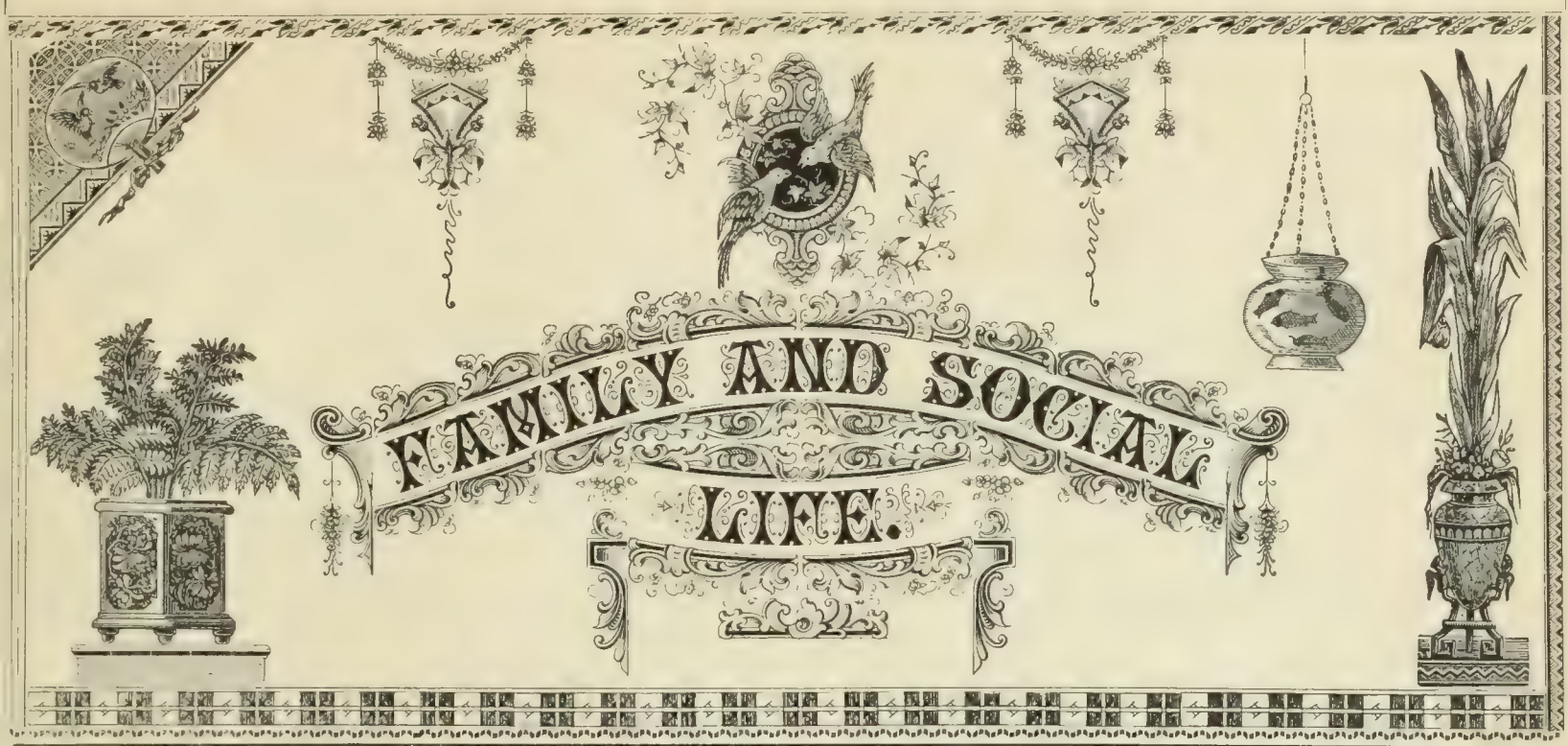
Life Period and Fecundity of Birds.

	Years.
Blackbird	10 to 12
Blackcap	15
Canary (if it does not couple)	24
Chaffinch	20 to 24
Crane	24
Crow	100
Eagle	100
Fowl, common	10
Goldfinch	10 to 15
Goose	50
Heron	60
Lark	16 to 18
Linnet	14 to 23
Nightingale	16 to 18
Porrot	10
Peacock	24
Pelican	40 to 50
Pheasant	15
Partridge	15
Pigeon	20
Raven	100
Robin	10 to 12
Skylark	10 to 30
Sparrow Hawk	40
Starling	10 to 12
Swan	100
Thrush	8 to 10
Titlark	5 to 6
Wheatear	2
Wren	2 to 3
	Eggs at a sitting.
Eagle	2 to 3
Falcon	2 to 4
Fowl, domestic	6 to 20
Hawk	2 to 4
Owl	2 to 6
Partridge	14 to 20
Pheasant	10 to 20
Sparrow	4 to 6
Sparrow Hawk	2 to 5
Stork	2 to 3
Swallow	5 to 6
Wren	10 to 16

Relative Nutritive Qualities of Food.

Liebig's Tables.

	Warmth producing;	to	Flesh producing.
Barley	57		10
Beef	17		10
Buckwheat	130		10
Milk, cows'	30		10
Milk, human	40		10
Mutton, fat	27		10
Oat Meal	50		10



ALTHOUGH doubted by many, there is such a thing as contentment and happiness in the family and social life. In order, then, to create a permanently happy state, speaking on general principles, a man must first do his best to surround himself with a set of circumstances which shall be agreeable and pleasant, and then try and cultivate those qualities of mind and heart which shall not only make him peaceful and joyful in himself, but adapted to, and contented with, his surroundings. It makes all the difference between happiness and misery, in a majority of cases, whether people start out in life with right or wrong ideas upon the nature of the object to be gained. To be forewarned is usually to be forearmed against possible disaster, and hence we have written this chapter as a sort of general guide for a happy family and social life.

Health.

The first element of human happiness is good health, or a sound mind in a sound body. Success in business and social life depends much more upon physical health than is generally imagined. To be sick, weak, feeble, emaciated, run down, dyspeptic, or nervously exhausted, is to be good for nothing, except to be miserable.

The time was when the body was looked upon as a sort of drag upon the mind, and was treated as something which a man had to carry around with him like a burden.

In like manner, it used to be thought proper to wholly neglect the care and culture of the body in systems of education. The model student was often pale, puny, lean and lank, consumptive or dyspeptic, desiring to be all brain and soul. But this idea is now pretty well exploded, and physical culture receives its due share of attention at almost all colleges and other institutions for intellectual training.

Burton has well said: "The body is the domicil or home of the mind; and, as a torch gives a better light, a sweeter smell, according to the matter it is made of, so doth our soul perform all her actions better or worse, as her organs are disposed; or, as wine savors of the cask wherein it is kept, the soul receives a tincture from the body, through which it works."

Good health, then, is intimately connected with the enjoyment of religion, the enjoyment of study and work, and the enjoyment of life generally.

It hardly comes within our province to treat of the general laws of health in this connection. All men and women must study their own natures and constitutions, must now and then seek good medical advice, and then regulate themselves and their habits accordingly. In all cases, however, a plenty of exercise is essential to health, and so is an abundance of good nourishing food. A plenty of sweet, refreshing sleep is also absolutely indispensable.

Society.

In the very beginning it was declared by the highest possible authority that it was not good for man to be *alone*. This truth, being a fundamental one, holds good for all time. Society and social intercourse, when of a proper kind and not carried to excess, become a very important aid to human enjoyment. The man who has no society of any kind, becomes morbid in his feelings and views, sharp, angular, and disagreeably peculiar in his opinions, grows

self-conceited, and is apt to fancy himself and his things as the center of the universe in importance and value. All should cultivate social relations and thus give vent to the social instincts of their natures.

There is real culture and refinement to be gained in good society. One gets the sharp angles and rough corners of his nature and manners taken off; he acquires a degree of self-confidence, he learns something of gentility and politeness by the action and influence of social currents, just as stones on the sea-beach become round, smooth, and polished through the continued friction of dashing waves.

Young, bright and healthful natures should not allow themselves to grow morose, churlish, and ill-natured by selfish isolation from social enjoyments. On the contrary, they should cultivate a genial, cheerful spirit and temper, a cheerful, social nature, whose very presence carries sunshine with it wherever it goes. Cheerfulness is the most profitable social virtue; if possessed, homeliness will prove graceful and winning. It promotes health and gives clearness and vigor to the mind. Sympathy, too, is a valuable trait—it always marks the true man and a noble nature.

But it is not enough to be simply social; in order to be happy, one must have a kind of society which elevates and ennobles, rather than that which depresses and destroys. 'Tis not society alone which blesses, but *good* society. In fact, it would be better to have none at all, than mingle with bad companions.

Social pleasures should not be pursued to excess. Whenever a person finds himself or herself so infatuated with society and social intercourse, and is really unhappy when not in it, it is then high time to order "down brakes" on the indulgence of the social propensity. It is a wretched perversion of a noble gift and a pleasurable privilege.

Human Love.

Love is the very life blood of true happiness. This delightful compound of sentiment and feeling enters into the best, highest, deepest, and purest joy of earth. Scott has well said that not only is heaven above the realm of love, but that the very nature of God himself, as well as the very essence of all religion, is comprehended in the one magic word which rests on so many human lips, and nestles so warmly in so many human hearts.

But love is of various kinds and qualities. In its lowest form love is hardly more than simple passion or lust. But its stay here is short, it ascends up into the region of sentiment and fancy, and thereby becomes æsthetic in nature. It next lays a strong hold upon the imagination and through this door enters the heart; still higher in its developments it becomes a fixed habit of existence, or the ruling and governing power in the whole nature. It then controls thought, feeling, action, and when associated with religion, is a twin motive with the principle of duty. As such, it is man's highest teacher and best inward monitor. It elevates the soul and all its outgoings. It antagonizes everything like barbarity in human nature, and so becomes like a "refiner and purifier of silver." It stimulates and encourages every noble endeavor and rewards the doer with garlands of satisfaction and delight. It is the spur to all self conquest, as well as the subjugator of all external obstacles and impediments in nature.

This is an age when heart-life is apparently dying out, and passion, intense business rivalry, cold, heartless ambition or intellectual pre-eminence, are seeking with desperate energy to usurp Love's throne. It were well if the fire of true affection were kindled afresh on the Heart's purer altar.

Courtship.

The period of courtship in human experience is not only very real and tangible, but also very important as well; and a period, moreover, which is seldom forgotten after being once enjoyed—or endured. That a good deal of the "courting" which is ordinarily done by lovers is silly in itself, and looks supremely so to uninterested outsiders we readily admit. But what of it, so long as it enters into, and constitutes one of the principal ingredients of the cup of human happiness?

Courtship, also, is a great civilizing agency. Nothing ever takes the bashfulness and awkwardness out of a great, green, overgrown boy like the fiery ordeal of "going to see his girl," especially if any one else is "around" except the enamored pair. And nothing ever puts a young, unsophisticated girl on her mettle more than to properly receive and entertain her first youthful lover. The experience is sometimes highly amusing to others, and often highly excruciating to the parties themselves; but the simple result and outcome of it all is, that it does them both good in more senses than one, and they both come out of it more matured in thought and feeling, and better prepared for life than before they met.

The essential design of courtship is to furnish both parties with an opportunity of getting intimately acquainted with each other's characteristics and dispositions before the final word is spoken which binds them together for life. And to further this end there must be perfect transparency of movement and actions, and perfect honesty of purpose and motive. During the period of courtship, the first wild flush of youthful love which has led to the mutual association should strengthen, ripen, and consolidate into a sober attachment solid and enduring enough to form an adequate basis for marriage. Hence, great caution is needed here, and also the exercise of the best judgment of both parties. Mistakes are easy, and often lead to fatal results.

It is an unpleasant fact that many courtships and marriage ventures are not governed or carried on from motives of pure love at all, but rather by considerations of convenience, policy, property, social distinctions, and other kindred motives. Love, however, is the only natural and divinely ordained basis on which such relationship can stand secure. Where this true love exists there need be no apprehension of failure in the carrying out of matrimonial designs, for love's mysterious alchemy, encountering impeding elements or obstacles, turns them all into gold, and so prepares the way for the crowning realization of its hopes. What a world of sorrow and pain and anguish of heart, of domestic, legal, and social difficulty would be avoided, if the little winged god could

be allowed to maintain his place at the helm of every matrimonial craft all the voyage through!

Courtship or marriage, in any case, without love as the inspiring and controlling motive, is a gigantic blunder, a desperate expedient, an enormous social crime. Said Themistocles, "If compelled to choose, I would bestow my daughter upon a man without money, sooner than upon money without a man." So would every other wise man.

Marriage.

The original design of the Creator with reference to man and woman in this world is clearly set forth in the Bible. And from this creative purpose, as from a primordial cell-germ, there has been evolved on the one hand, love, which is the best of all human experiences; courtship, which is like unto it in flavor and quality; marriage, which is the consummate fruitage of love's growth; connubial and parental felicity, which is the "only bliss of paradise that has survived the fall;" sweet and blessed companionship in life, than which there can be no greater privilege this side of heaven; and congenial soul-union, which is the perfection of earthly joy: while from out this same original design as from a Pandora-box of evil, there has flowed, on the other hand, personal antipathy, ripening into positive hatred; deception; forced wedlock, which is but an open hell; ill-assorted unions; unmated and wretched hearts; divorce; cruelty; blighting shame or consuming grief; madness and murder!

The hour when a young couple stand before the altar and take upon themselves vows and promises which can end, properly and lawfully, only with the life of one of the parties, is as solemn as it is interesting. Both are inexperienced in the ways of the world, and both are ignorant of the thousand trials and perplexities of the life before them, and yet both are so confiding and trustful, and so full of hope, anticipation, and joy, that it seems to them, in their blindness, that nothing can ever shake their settled bliss.

It is probably true that the majority of young people enter upon the married state with altogether too high and extravagant notions about what they are to experience and enjoy in this new sphere of life.

Domestic and family exclusiveness is most unreasonable. Marriage and married life were never designed to be an instrument for promoting or increasing in the world the accursed spirit of human selfishness. If it were so designed, it would be a curse instead of a blessing.

A home should not be guarded like a Turkish harem, by the jealous eye of either husband or wife. Neither should one's entire thought or affection be confined within its walls. To insist on this is to make the world more wretched than it naturally is, or need be.

The pleasure and success of married life depends largely upon the internal attitude and external conduct of the wife more than upon all other influences combined. It requires, indeed, a great deal of attention, care, prudence, watchfulness, foresight, quick intuition, and good, strong common sense to keep the married state healthful, invigorating and joyous during a long term of years. Light causes often create dissensions between hearts that love; especially will this be true if from any cause the terrible scourge of jealousy be allowed to enter the heart, for when this comes in, love generally goes out.

More mutual love and more marriages are among the great wants of our time. The darkest side of our present social life lies in the direction of this want. Yonng men and maidens are not marrying as fast as is good and healthful for public morality and social virtue. Pure, happy, industrious homes constitute the nucleus of both Church and State, and a peaceful, united pair is the only normal, divinely established and perfectly rounded unit of humanity, and the only true center and source of all that makes life valuable or earth blessed.

Husband and Wife.

The husband and wife are no longer lovers in the sense they were before marriage; they are no longer courting each other, in the old sense of the word; but they both step up, by the act of marriage, on to a new, a higher, and more permanent plane of life than they ever before occupied. They take their place among other men and women as a newly formed unit of humanity's vast aggregate of families and homes. They become in the eye of the law the nucleus of a separate and independent domestic establishment. Henceforth, they are to be known to each other, and to all around, not as two single individuals of uncertain age and civil standing, but as a definite, legal pair with common interests and wants.

The life upon which the young husband and wife have now entered, is essentially a new life; and the happiness which it is intended to bring to the hearts and minds of both, is dependent largely upon the observance of certain common-sense rules or maxims.

Avoid the habit of fault-finding. Praise the virtues, rather than look for the failings of each other, and beware of the first dispute. Mutual forbearance can never come amiss.

Mutual happiness can only be enjoyed by mutual forbearance, mutual comfort, mutual strength, mutual guidance, mutual trust; common principles, common duties, common burdens, common aims, common hopes, common joys.

Avoid going abroad to speak of each other's frailties; a husband or a wife ought not to speak of the other's faults to any but themselves. Fuller says: "Jars concealed are half reconciled; while, if generally known, 'tis a double task to stop the breach at home and men's mouths abroad."

Family life will claim every day some little sacrifice. It is only thus that true love can exist, for wherever the spirit of selfishness is allowed to take its place, discord will assuredly follow.

Married people should also be mutually respectful to each other. For if man is at the head of the household, yet the wife is the crown of her husband, and as each supplies what the other lacks, each is as good in his or her place as the other. Such being the case, let due honor be given to each other on all occasions.

Married people should also confide in each other. Many a man has been saved from disastrous speculations by consulting his wife; many a man has been ruined by the wife allowing some other person's judgment to interfere between her and her husband.

Besides these mutual duties of married life, there are special duties belonging to husband and wife separately. Thus it is the special duty of the husband to provide for the proper support of his wife.

Household expenses should never exceed the income, and it is worth an effort to keep them below it. By doing this you will save one frequent source of trouble between husband and wife, namely, expense.

It is the special duty of the husband to prefer his home and seek to make it attractive. The love of home is generally a test of character.

Another special duty of the husband is to love his wife sincerely, ardently, and supremely. Before you married her, you consulted her tastes, her wishes, and her judgment upon everything; surely if you love her sincerely, she is still worthy of the same confidence. Are you aware that she still thinks that she has no such pleasant walks as those she takes with her hand leaning upon your arm? A neglected wife is the most disconsolate creature in the world.

Still another special duty of the husband is to help his wife in the home when he can do so without infringing upon larger and more important duties.

Remember that there are many little duties which a man can easily discharge, but which will make the labor of his wife lighter and more cheerful. Look around and see if you can not chop some wood, carry some coal, fetch in some water, and, if there happen to be any children, play with them a little and so lighten the burdens of the household.

In like manner there are some special duties for the wife to perform, and these we now enumerate as we have those belonging to the husband.

In the first place the wife should not aspire to be the head of the house. Sidney Smith very wisely says, "Every man has little infirmities of temper and disposition which require forgiveness; peculiarities which require to be managed; prejudices which should be avoided; innocent habits which should be indulged; fixed opinions which should be treated with respect; particular feelings and delicacies which should be consulted; all this may be done without the slightest violation of truth, or the most trifling infringement of religion. These are the sacrifices which repay."

Another duty of the wife is to make her home a supremely happy one; accordingly a wife should prepare beforehand for the prompt discharge of all her household duties. Men love neatness, tidiness, method; and nothing pleases them better than a woman who is a "clever manager" of her house. Good wives, as a rule, make good husbands, while bad wives transform good husbands into bad ones.

Another special duty of the wife is to take good care of her health. How comparatively few married women we meet with, who are anything like healthy and strong; they can neither eat, drink, nor sleep as they ought. Women of the present day are far more feeble than their grandmothers of the early part of this century. They do not take enough out-door exercise. This is a great and fatal mistake.

Again, a desire to please in her appearance should never leave the wife for a single day; for if she begins to neglect *herself*, she will find it a short and easy road to neglect the house.

Again, a wife should comfort a husband in times of trial and trouble.

Another duty of the wife is to make a special study of her husband's habits, wants and temper. A man has generally formed many of his habits before marriage, and if a woman is wise she will try to gratify some of his little whims and fancies instead of trying to oppose them.

Lastly, in the matter of family or personal expenses, a wife should first know whether her husband can spare money before she spends it. He alone can tell what he can spare; and if he gives you good reason for supposing that he can't afford to buy this or that, be satisfied. Many a man has been ruined by allowing his wife to spend before he has earned his money. You have no right to risk the happiness of home in this way. The woman who feels that she has a right to spend every penny that she can get, forgets that she has no right to waste or squander it. She and her husband are partners, and both should be equally anxious to keep the nightmare of debt far away. Women ought to be specially interested in watching over the family income and in seeing that the household expenses fall within its limits, instead of outside of them.

The Family.

The family is the oldest and most valuable institution on earth. There is not a single institution of earth, whether sacred or secular, but has had its rise in the family. The Church is simply a large Christian family. The State is nothing more than an aggregation of families. Family government is the original model of State authority, discipline and punishment. The father of a family was the first priest and preacher.

Accordingly there can be no permanent state of human happiness outside of the family relation. Whoever or whatever seeks to break down or weaken the force of the family relation, strikes a death-blow at the existence of personal virtue, and opens the flood-gates of evil on the world.

Every one must have remarked that almost the strongest motives to well-doing, to honesty, sobriety, diligence, and good conduct in general, arise, with the bulk of people, from considerations connected with their families. They exert themselves, they deny themselves, they are impelled to form habits which are of the greatest value and importance, both to themselves and to society, by the strong desire that their children may not want anything that is needful for their bodies or their minds, for the present comfort and their future welfare.

The family begins properly with The Baby. Men and women may love, court, marry and live together, but there is no family until the husband and wife can say to each

YOUNG MOTHERHOOD.

other, "Two times one are two, and one *to carry* makes three, etc."

Much has been written and spoken about the influence of parents upon children, but who shall write of the educating influences which children exert upon parents? The mother's first ministration for her infant is to enter, as it were, the valley of the shadow of death, and win its life at the peril of her own. How different must an affection thus founded be from all others!

To love children is the dictate of a nature pure and healthful. When not prompted by kindred blood it is a spontaneous tribute to their helplessness, their innocence, or their beauty. The total absence of this love induces a suspicion that the heart is not right. "Beware," said Lavater, "of him who hates the laugh of a child." "I love God and every little child," was the simple, yet sublime sentiment of Richter. The man of the world pauses in his absorbing career and claps his hands to gain an infant's smile. The victim of vice gazes wishfully on the pure, open forehead of childhood and retraces those blissful years that were free from guile. The man of piety loves that docility and singleness of heart which drew from his Savior's lips the blessed words, "Of such is the kingdom of heaven."

The simple fact is, that neither men nor women can be developed perfectly who have not had the discipline of bringing up children to maturity of life. You might as well say that a tree is a perfect tree without leaf or blossom, as to say that of a man or a woman who has gone through life without experiencing the influences that come to the heart from bending down and giving one's self up to those who are helpless and little. For those "melting sentiments of kindly care" which seize on parents possess a wonderfully molding potency. A home without children is like a lantern without light, a garden without flowers, a vine without grapes, a brook without water running in its channel.

Where and how to bring up children has been the subject of many a parent's anxious thought. Children should be treated and regarded as young animals. It is in the pasture that the cattle and colts grow. They get muscle and health by roaming and feeding and sleeping in the open air. Their particular business is to grow, and to grow healthy and soundly. Among the many obligations which a parent owes to the child he has called into existence, not the smallest is that of giving him, to the extent of his ability to do so, a sound and well-developed body. Without this, wealth is of little worth, or splendid intellectual gifts, or fine accomplishments, or excellent education. Without this, he can be of comparatively little use to the world, and of little comfort to himself. With it, he can be both useful and happy. If, therefore, country air and country exercise and food are essential to the sound development of the child, he should have them.

The boy left free to play in the fields and woods will, in a single day, run more miles and exercise healthfully more muscles than could be matched by the "light gymnastics" for a week. This he does in pure sport. Running, climbing, riding, swimming, rowing, tossing, batting, jumping, wrestling, fishing, see-sawing, rolling and tumbling, day after day; there is not a muscle in his little body that he does not bring into play, without a motive that urges from behind, and solely for the gratification of his greed for amusement. Nowhere can he get this free and full exercise, except in the country. It is impossible in the city, for city life is an unnatural life to the child.

The Mother.

The good Bishop Thomson once wrote that "there was no velvet so soft as a mother's lap, no rose so lovely as her smile, no path so flowery as that imprinted with her footsteps." Men and women frequently forget each other, but everybody remembers mother. The very name is so entwined round our hearts that they must cease to throb, ere we forget it! 'tis our first love; 'tis part of religion. Nature has set the mother upon such a pinnacle, that our infant eyes and arms are first uplifted to it; we cling to it in manhood; we almost worship it in old age.

The mother can take man's whole nature under her control. She becomes what she has been called, "The Divinity of Infancy." Her smile is its sunshine, her words its mildest law, until sin and the world have steeled the heart.

The mother is the angel spirit of home; her tender yearning over the cradle of her infant babe, her guardian care of the child and youth, and her bosom companionship with the man of her love and choice, makes her the personal center of the interests, the hopes and happiness of the family. Her love glows in her sympathies, and reigns in all her thoughts and deeds.

Every woman in becoming a mother takes a higher place in the scale of being. A most important work is allotted her in the economy of the great human family. No longer does she live for self, no longer will she be noteless and unrecorded, passing away without name or memorial among the people. No longer can it be said of her reproachfully, that "she lent her graces to the grave, and left the world no copy." Mothers constitute the only universal agent of civilization, for nature has placed in her hands both infancy and youth.

Look into the records of history and biography, and you will find but few exceptions to the rule that all great men have great mothers. The father's influence upon offspring is comparatively feeble and insignificant to that of the mother. Sons usually inherit the mother's prominent traits.

The number of wives and young women in our day is not small who look upon the duties, cares, pleasures and responsibilities of motherhood as irksome, disagreeable, confining, not to say a little degrading in some particulars. Accordingly, these duties and pleasures are shunned and even prevented to an extent that bodes no good to the perpetuity and welfare of our nation. There is an evil here of alarming magnitude. One or two children now constitute the average family, and the birth of even this number is prevented whenever it can be without greater injury to health. The crown and glory of womankind, that diadem of motherly honor and dignity which has rested upon the

sex since the first woman exclaimed in joyful triumph, "I have gotten a child from the Lord," is now being torn in pieces by the hand of woman herself, and trampled in disdain under her feet. Shame on her!

That woman who deliberately and willfully refuses to wear this glorious and holy crown of motherhood; who had rather idle away her time and strength in following the devious and senseless ways of fashion; in parading the streets and lounging in shops and stores; in dressing beyond the bounds of economy or prudence; in gratifying vain, frivolous, sensuous wishes and desires, than in bringing up children to do good and thus throw back credit upon their parents, is unworthy of the name of woman, is untrue to the highest and holiest impulses of her own nature, is false to the design and intent of God in her creation. We are aware of the fact that women must not be made to bear all the blame in this matter, yet as far as they can it is their duty and privilege alike to shrink not from the mingled pain and rapture by which noble sons and daughters are reared to fill the places made empty by death. A childless woman is always an object of pity, but when she makes herself childless through downright laziness and hatred of care, she becomes an object of scorn.

Family Virtues.

Strict, healthy, parental discipline among American families is very nearly, if not quite, a thing of the past; a virtue held in grateful (or painful) remembrance, but not practically exercised; and at the present rate of decrease will soon have to be classified with "the lost arts." The switch of the olden time has given way to the sugar-plum, and coaxing has stolen the power of command. Children triumphantly rule the household, riding sometimes roughshod over all law, order and propriety, intent only upon having their own way and gratifying their own selfish desires, while the dazed or wonder-struck or negligent parents stand aside, and either laugh or cry at the general disarrangement of matters caused by the usurpation. The idea of *compelling* obedience at any sacrifice of immediate tenderness or good will, is hardly thought of, much less carried out.

But this matter of family government and healthy, household submission to constituted law, is not a matter of mère pleasure, convenience, or caprice, but rather a sacred, solemn, binding duty; a matter which concerns not the individual household alone, but the welfare and good order of society as a whole. The manners and customs of the household are projected into society, the State, and the church.

A child that grows up lawless and defiant, will become a lawless citizen and a lawless sinner. In a most important sense, the whole subsequent career of every man and woman is determined while they are inmates of the parental household, and subject to its discipline. If that discipline is weak or wanting, the whole after subjection of the person to lawful restraint will be fretting and irksome; if it is wise and wholesome, the foundation is laid for good citizenship and practical Christianity.

All politeness and good breeding in social circles displays itself in the easy, unconscious submission to the recognized laws of social intercourse. All good citizenship and political virtue may be defined as a love of liberty regulated by law. All religion is a surrender of heart and life to the control and commandments of heaven. Consequently, *submission to authority in some form* is the keystone to life's arch; and, where this is wanting, the whole structure is unsafe, and liable to fall in at any moment. On the other hand, all vice and wrong-doing is a *rebellion* against law in some form. The universe itself is strung, like a bead, upon the thread of law; and any one to be in harmony with the world's movement, must take his place in the line, and quietly, patiently, cheerfully wait the movements which absolute law has ordained.

To make a well-ordered household, the parents must establish their will as the law and do it early, for docility is impaired by delay.

Children should early be taught the law of kindness to all creatures about them. Kind words and affectionate epithets between children of the same family are important. Though the love of brothers and sisters is planted deep in the heart and seldom fails to reveal itself on every trying emergency, yet its developments and daily interchange ask the regulation of paternal care. Competitions should be soothed, differences composed, and forbearance required, on the broad principle of fraternal duty.

The deportment of the older children of a family is of great importance to the younger members. Their spirit affects more or less the whole circle. Especially is the position of the eldest daughter one of responsibility. She drank the first draught of the mother's love. She usually enjoys most of her counsel and companionship. In her absence, she is the natural viceroy. Let the mother take double pains to form her on a correct model, to make her amiable, wise and good.

Filial love should be cherished. It has especially a softening and ennobling effect on the masculine heart. It has been remarked that almost all illustrious men have been distinguished by love for their mother.

The importance of order in the household is a necessary virtue, for there can be no comfort without it.

To have a place for things and not keep them in it, is like having wise laws and paying no regard to them.

Respect for the aged is another virtue that should be impressed on children by the example of their parents. The sympathy of a kind heart prompts respect to the aged. Their early and dear friends have departed. They stand alone with heads whitened and vigor diminished. The tribute of reverence which is their due adds as much to the honor of him who pays, as to the happiness of those who receive it.

Education of Girls.

There is no one respect in which the present differs from the past more than in the domestic education of girls.

But in these days the aim seems to be to make girls as useless for domestic and housekeeping purposes as possible,

and the more dawdling, idle, superficial and fashionable they are, the more completely the ambition of both mothers and daughters in too many cases seems to be gratified.

Therefore it is a grievous moral and social wrong when girls are brought up to be comparatively helpless in the household life. It is still worse when they come to think it is not respectable to be industrious, for then principles, as well as habits, have become perverted. All girls should begin when young to take an interest in the concerns of the family, and daily to do something for its comfort. They should be taught to come promptly and cheerfully to the aid of the mother in her cares. They should know something about the yearly expenses of the household as well as keep an accurate account of their own.

No girl should consider herself properly educated until she has mastered some employment or accomplishment by which she can gain a living, should she be reduced to the necessity of supporting herself. And who can tell how soon this necessity may present itself before her? How many families by unexpected reverses have been lately reduced from affluence to poverty.

Every woman should have a practical knowledge of housework whether rich or poor, for if not overtaken by reverses of fortune, disorder in the kitchen department reacts directly upon the parlor, and discomfort in the family deprives the head of it of all power of pleasant or profitable mental application. It is especially necessary to be sufficiently acquainted with the duties which we demand of others to know whether they are properly discharged, and when the wearied laborer requires repose. Novices in housekeeping often err in these matters. They are deceived by specious appearances without knowing how their domestics spend their time; or they impose toil at the proper seasons of rest.

Every woman in advancing the happiness of her family, should look beyond the gratification of the present moment and consult their ultimate improvement She should require all the members of her household to bear their part toward this end.

Particularly should girls acquire robustness of health and a good physical constitution. Are women as capable of enduring hardship now as their mothers and grandmothers were? Are they as well versed in the details of housekeeping, or as able to bear them without fatigue? These questions affect the welfare of the community. For the ability or inability of woman to discharge what the Almighty has committed to her, touches the equilibrium of society and the hidden springs of existence.

Never was there a greater blunder than to substitute accomplishments for domestic habits. True education should prepare a young woman for her peculiar duties as the companion of man and the nursing mother of the rising generation; she would then be a real treasure, instead of being, as is too often the case, a burden and a snare.

As it is the inevitable fortune of most girls to get married, sooner or later, we will close this chapter, especially devoted to them, by a few hints upon the choice of a proper husband. Before you link your fortune with any young man, know something about his position, connections, pursuits, habits and associates. About the most fatal blunder you can commit is to contract a bad marriage, and yet how commonly is it done! Before any young man has a chance of making known his intentions, find out whether he is worth having. You can never live happily with a man whose habits you despise. Seek therefore one in whom dwelleth good qualities.

Don't marry a spendthrift or a lazy, shiftless young man. And as a good preservative from mistake, it might be well to select one who has a trade and one who is also a good workman at his trade, or one who has a permanent and legitimate business or profession. Beware of transient young men. One good, honest, industrious young man is worth all the floating fops in the world.

Listen to no word of love from a man who swears, gambles, tipples, or associates with bad companions. Don't run the risk of trying to reform a man after marriage; in all probability you will be disappointed if you do. Have nothing to do with a shuffler, or a man who does not say what he means. All kinds of deceit are wrong, and a man who manifests a truckling, dodging spirit is not the man to feel at home with a pure-minded woman. If an honest man is the noblest work of God, then avoid any man who can not look you fairly in the face, and speak out boldly the thoughts of his heart and mind.

A man without some spirit in him is not good for much; but a man who lets his spirit control him, instead of controlling his spirit, will be likely to give you some trouble.

Lastly, in the choice of a husband seek one whom you can most heartily and devotedly *love*. Remember that a true union in life is, and ever must be, a union of hearts. Marriage, rightly understood, is the perfected life of love between two kindred or suitably adapted natures. It never should be a mere mercenary bargain between property owners, or simply a society affair between two exquisite fools. Always marry a man whom you feel and believe will make you the most happy.

CIVILITY and good breeding are necessary to success in life, and the person possessing these virtues is always welcome in all society.

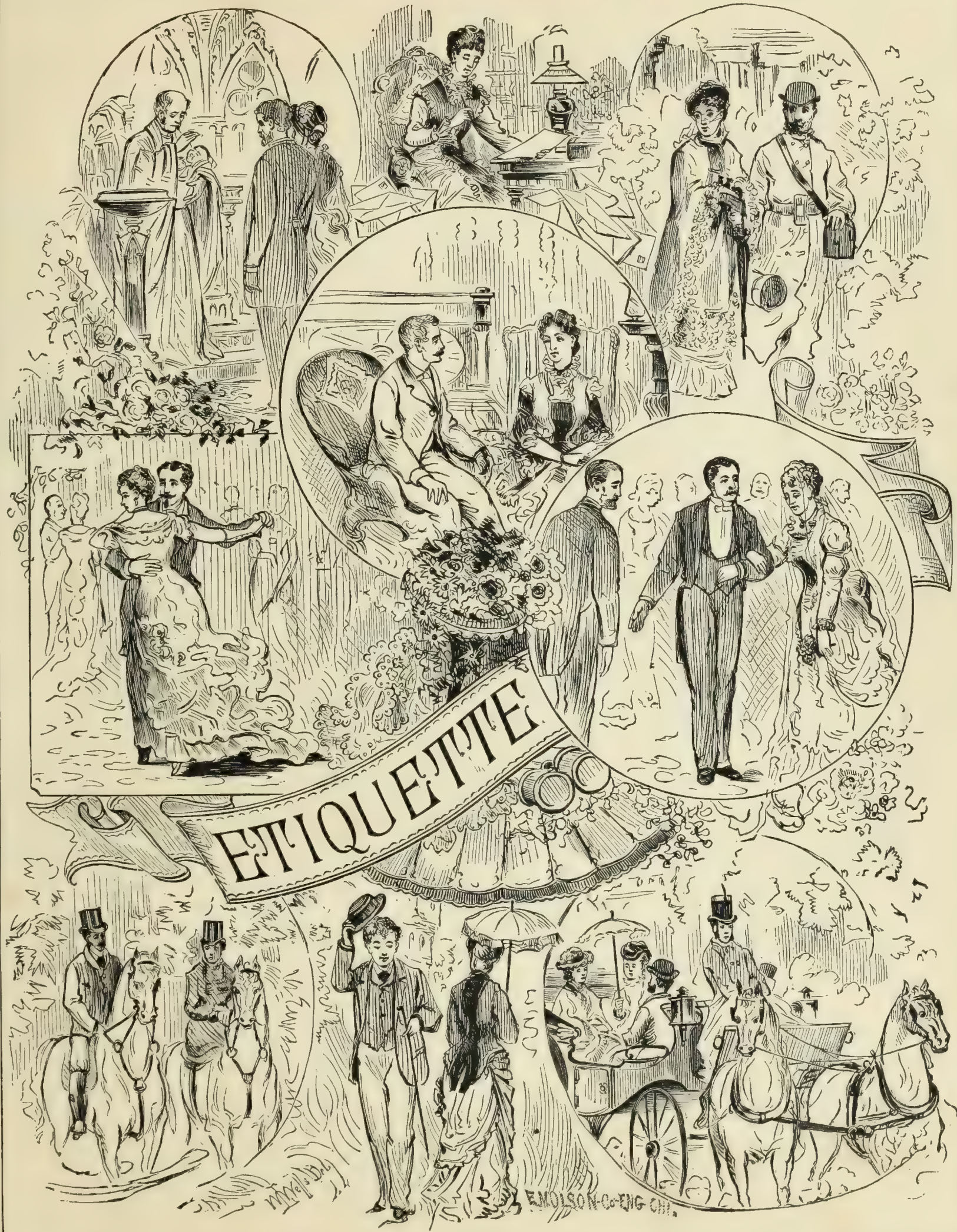
Good breeding, like charity, not only covers a multitude of faults, but to a certain degree supplies the want of some virtues. In everyday life it acts good nature, and often does what good nature will not always do; it keeps both wits and fools within the bounds of decency, which the former are too apt to transgress, and which the latter never know.

Good breeding implies politeness; but the latter does not imply the former, as good breeding has its weight and value, which politeness adorns and doubles by its workmanship.

What beauty is to the person, that decorum or politeness is to the intercourse of social life. And just as a beautiful form and face add attractiveness and convey pleasure to the home circle, or to the social gathering, so elegant manners adorn and make agreeable the whole round of human companionship, whether existing in business, social, or religious life. Generally amiability, as has been well said, will oil the creaking wheels of life more effectually than any unguents which can be supplied by mere wealth or station.

Chesterfield says: "As learning, honor and virtue are absolutely necessary to gain you the esteem and admiration of mankind, politeness and good breeding are equally necessary to make you welcome and agreeable in conversation and common life. Great talents, such as honor, virtue, learning and arts, are above the generality of the world, who neither possess them themselves nor judge of them rightly in others. But all people are judges of the lesser talents, such as civility, affability and an obliging, agreeable address and manner, because they feel the good effects of them as making society easy and pleasing."

Bashfulness produces restraint, robs one of a graceful mien, and should be carefully corrected. It usually results from a feeling that one is not adapted to the company he is in.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either from ignorance of conventional forms, from dress, or from general inexperience in society. He who is respectably and neatly dressed need feel no embarrassment because of his attire. If a stranger he should observe the ways of the most respected present and conform to them without an attempt at exact imitation. One will see the unreasonableness of his diffidence and consequent uneasiness when he remembers, or learns, that those who are so well-bred as to see his lack of ease are too refined not to appreciate and disregard it, and are the last to pass criticism. The fault can never be amended by a desperate resort to over-confidence; this only adds effrontery to ungracefulness.

As a beautiful picture displays the art of the painter, and inspiring music that of the musician, so deportment is the *art* of the lady or gentleman. Good nature is often vulgar, blunt and offensive; good breeding refines, tones, and finishes manner. Deportment, therefore, belongs to culture. Human nature is inclined to grovel; gentility of deportment elevates it. To act naturally is commendable, if nature be toned by culture; to act naturally without refinement is to act the boor. To be a true lady or gentleman, therefore, is to curb and mold our natural impulses, encourage our better promptings, associate only with the pure and refined, accustom ourselves to doing everything decently, orderly and elegantly at all times, regarding the feelings of others, respecting ourselves, and allowing nothing to disturb a courteous, dignified behavior. Etiquette is simply decorum or manners systematized and adapted to the various phases of social intercourse, recognized and established by fashionable usage.

SELF-POSSESSION.

How to please, then, embodies much. We cannot ignore regulations imposed by polite society and still expect to please, for polite society rules the world.

First, then, we must question ourselves concerning our natural instincts: Are they coarse, selfish, overbearing, unforgiving, dishonest? Have we bad tempers? Are we suspicious and fault-finding? Are we inclined to make ourselves miserable as well as those we meet? It should be our first effort to subdue such qualities, for any exhibition of them is fatal to harmony.

Almost the first requisite to a lady is good common sense. While this admits of piquancy, *naivete*, and all the charming femininities, as well as dignity, it is also a host arrayed in her favor. Affability, a sweet temper under all circumstances, a manner mild, yet firm, a sensitive and delicate temperament, yet without too evident self-consciousness and prudishness of disposition, are admirable qualities. One can not please without being truly polite, and to this end amiability and good nature are necessary.

True politeness comes from a knowledge of ourselves and respect for others, and constitutes propriety of deportment coupled with good nature and a desire to please. Neither rank, beauty, wealth, talents nor position can dispense with it. It enters into every feature of social intercourse, and it is here one is measured, weighed and stamped. It is here that true culture will assert itself.

Life is not so short but that there is always time enough for courtesy. Self-command is

the main elegance. "Keep cool and you command everybody," said St. Just.

One's opinion may be stated without apology; the attitude is the main point, self-control is the rule.

One should show proper respect for the opinions of others, be firm, yet modest, in the assertion of his own, always display that self-consciousness which one should feel, that he is as good as others, and demands equal respect. If he does not respect himself, others will not respect him. Very many are afflicted with over-sensitiveness, a feeling of inferiority, which is liable, if not overcome, to render one ridiculous at times. More offensive are they who seek to convey the impression that they "know it all." This betrays ignorance, conceit and immodesty. Vulgarity in action or expression is never excusable. Rude conduct, awkward motions and positions, indicate either a lack of respect for others, or that one's associations are low.

BASHFULNESS.

A due regard should be paid to all *little* courtesies and elegances. In associations with the opposite sex these should never be neglected. Promptness and due haste are proper, but hurry and bluster tend to confusion and irritation, and things thus done were better not attempted.

Manners are stronger than laws; they are the sign by which one's status is fixed; they are ever open to criticism, and always determine his caste. Care should be taken that the first impressions be favorable. In the drawing room, at table, at the party or ball, on the street, everywhere, it should be remembered that we are to be respected as ladies or gentlemen, and that as such we respect others, and trust them accordingly.

Dress.

The proper care and adornment of the person is a social as well as an individual duty. First impressions are apt to be permanent; it is, therefore, of importance that they should be favorable. What style is to our thoughts dress is to our persons; it may supply the place of more solid qualities, and without it the most solid are without avail. Many have owed their elevation to their attention to their toilet. Place, fortune, marriage, have all been lost by it.

The dress should always be consistent with one's age and natural exterior. The most genteelly dressed are they who dress the plainest, and they will never be dressed unfashionably.

Next to plainness in every well-dressed lady is neatness of dress and taste in the selection of colors. A lavish expenditure to supply adornment is useless, without adaptation, without a harmonious blending of colors, without the exercise of discrimination and good taste.

The dress should always be adapted to the occasion. For a morning dress, a loosely made one, high in the neck, with sleeves fastened at the wrist with a band, and belt. For a walking dress, the skirt should be allowed only just to touch the ground. An evening dress means full dress in the common acceptation of the term. It will serve for dinner, opera, evening party, everything but the ball. Ball dresses are special. With regard to evening dress and ball dress no explicit directions can be given. The fashion declares what is to be worn, still individual taste should be exercised; grace or elegance should not be sacrificed.

THE ART OF CONVERSATION.

TO converse well is an art upon which success in society and at home largely depends, and excellence can only be attained by careful observation and study. Associate with those who talk discreetly and with ease, and try to improve on their methods. Merely copying the style of another is a servile imitation that should be avoided. Polite society has its well understood etiquette to govern conversation, but one rule which overlies the whole matter is the necessity that the converser should be well informed on the subjects concerning which he or she may wish to speak, otherwise the fullest acquaintance with forms and methods will only emphasize the ignorance of the unhappy talker. The possession of knowledge is absolutely essential to the capacity for making conversation a pleasure.

Your knowledge must be used modestly, or, however profound, it may make you a bore, instead of causing you to be appreciated as a valuable accession in friendly circles. Conversation should be made general, and to that end no person should unduly occupy time and attention. One of the most finished talkers that ever figured in London society abused the privilege accorded him, and was advised by his best friend to "Indulge in a brilliant flash of silence."

In English society, when persons of high rank are present, as for instance princes of the blood royal, conversation is limited to topics introduced by the prince; but in this country no such limitations are permitted. Gentlemen, or ladies, who can construct their sentences grammatically and gracefully, and who are endowed with the rare faculty of being able to listen, as well as talk, are welcomed in all ranks. Precedence is always accorded to those who converse charmingly.

Tact is necessary in bringing company together, to avoid introducing disagreeable persons, and then it devolves upon the guests to eschew debatable matter, or reference to events known to be personally unpleasant; yet the current of conversation must flow without any appearance of constraint.

Successful conversers direct their attention to drawing from their surroundings the information they are best qualified to supply. A mother is seldom better pleased than when recounting the good qualities of her children, and the scientist, leader or author, will always show at his best when expatiating on the subject on which he is best informed; hence, his gratification and the gain to his auditors may most certainly reach their maximum under the system indicated.

Loud and dictatorial tones should be avoided in conversation, because they mar the harmony of the gathering, and render the persons using them repugnant. The danger of such unpleasant tones being used by ladies is very slight, and the progress of civilization can

usually be estimated by considering the key in which gentlemen exchange their ideas. The voice can be made perfectly clear and resonant enough for social purposes, without boisterousness or loud talk.

Loud laughter cannot always be avoided, as there are provocations to merriment that some natures find irresistible; but whenever it is possible to subdue the tendency, good breeding demands moderation in this particular. Goldsmith was right in his famous line, "And the loud laugh that spoke the vacant mind."

Cultivation may, and does, habitually check manifestations of temper and disposition which are not agreeable to others, but, in spite of such influences, the nature of the man will appear in his conversation. The vain or boastful man cannot always curb his inclination and affect modesty, although he may play such a part for a brief season. Nervous, irritable and impatient dispositions fret at every obstacle, and ignorance is customarily loud mouthed to proclaim its own folly; but with all the difficulties that beset the path of reform, it is best in every sense to struggle against self-assertion, and thus make ourselves more amiable members of society.

When a friend joins your circle in the midst of a conversation, you should put him at his ease, at the earliest opportunity, by briefly summarizing the case, so that he may, if he wishes, take part in the colloquy with customary intelligence. This is, of course, the more immediate duty of the host, but in all large gatherings there are many coteries, in some of which the functions of the chief entertainer must devolve upon his best friends. Conversation, well carried on, is too rich a feast for any person worthy to be received in the sacred circle of home, to be excluded from participation in its charm; and unless explanations are offered to the new comer, he is shut out from the interchange of thoughts and expressions, until a change of topic enables him to enter the arena on equal terms with those around him.

There are some few simple rules which are observed by well-bred people everywhere, and which may seem too well understood to require recapitulation; but a book of this class is meant to benefit the mass who are not posted in matters of etiquette, as well as to challenge the approval of the few who know what such a work should contain; consequently we shall have no hesitation in enumerating in brief the axioms that should govern the formula of conversation, the rules dictated by politeness and common sense.

Avoid slang and cultivate propriety of expression always. In speech as in dress eschew eccentricities and vulgarity.

When another person is speaking, listen respectfully.

Argument is misplaced in conversation, and might with advantage be confined to law courts and legislatures.

Personal peculiarities are dangerous topics for general conversation, and will never be ventured upon in society.

The weather is a valuable stock subject for those who lack imagination, or intellectual powers.

Whispering or sitting very near to one of the guests, as though you had something confidential to say, betokens ill-breeding. If you must speak to one person only, and at once, retire for a little while.

Talking to one person, or to a few, in a language not understood by the company, is in bad taste, unless the persons addressed are foreigners; in that case the company should understand the general drift of the conversation.

There are many colloquialisms that should be avoided entirely, as, for instance: "I says," instead of "I said," or still worse, "I says, says I," a senseless repetition of a common mistake. Other blunders might be cited in great number, but it will be sufficient to mention one example: a person should not be mentioned as a "party" in conversation; all variations of that custom are to be avoided.

When you refer to any person present, or absent, give the name of the lady or gentleman, and avoid the inelegant and indefinite repetition of "he" or "she."

Violent gesticulation is objectionable, but graceful movement lends animation to discourse.

Never use a foreign tongue in familiar discourse, unless all the company can speak the language, because the purpose of speech is to convey ideas, and the use of an unknown tongue defeats that object.

Theological, religious, political, and debatable questions, should be shunned when the company exceeds two or three.

Egotism can never be displayed without alienating friends, or lessening their esteem.

Words and phrases having double meanings must not be used, and puns should only be indulged in among intimate friends, as persons who do not see and enjoy the point of the witticism are apt to misunderstand the resultant hilarity of the few, unless absurd explanations are volunteered.

Quotations, unless brief, apposite and rare, should be avoided; they are suggestive of pedantic affectation.

Satire is an admirable weapon against dullness and impertinence, but it belongs to courts and rostrums, and should seldom be resorted to in familiar intercourse.

In conversation at the table content yourself with very short sentences, and do not speak while eating, as you cannot in that case appear to advantage.

Never use flattery in conversation, as it is certain to offend all ears but those of the persons specially addressed, and should be distasteful there also.

When you approve anything said or done, a smile, or a few words of moderate commendation, will mark your concurrence better than loud expressions.

When errors are committed by persons with whom you are conversing, do not correct their facts, pronunciation, or grammar, in the presence of others, nor even when alone, unless you are on such terms as to warrant a great freedom. Friends are too few and precious to be risked and alienated in an over-officious desire to play tutor.

Conspicuous inattention is an insult to the speaker, and, therefore, you should not ask the repetition of a sentence, unless your hearing is defective, or you have some other good excuse.

Appear unconstrained and perfectly at ease while speaking or listening; some persons offend good taste by lolling, humming, whistling, and arranging portions of their toilet while engaged in conversation. As soon as you cease to take an interest in the company and their topics, if you have nothing better to introduce, it is time to retire without remark.

Neighborhood chit-chat and scandal are unworthy of attention, and the realms of literature, science, art and discovery offer topics innumerable for conversation.

When any of the company appear at a loss for words in which to express themselves, do not too officiously supply what is wanted; the person who hesitates will soon recall the missing phrase, and you have no right to assume that you know what is meant better than your friend. A little patience is all that is wanted to enable him to come out all right.

If you attempt to describe an amusing event, or to narrate a joke, be careful to avoid laughing before the success of your recital with others affords you justification for merriment, and in any case avoid loud laughter, or prolonged cachinnation, as either excess bespeaks poverty of intellect and imagination, a reputation to be avoided.

Mimicry is the business of the comedian and cannot be resorted to in the drawing room without great risk on the part of the person who hazards that dangerous accomplishment.

Never mention your business pursuits, or successes, in familiar conversation, nor question others on such matters, as talk of that kind tends almost immediately toward egotistical display, and may result in painful estrangements. Conversation is sought and intended as a relief from daily conflict, and on that account should not bear on the common interests of business affairs.

It is in bad taste to disparage the religion, nationality, beliefs, or customs of others in conversation; silence is better than the introduction of topics that must be disagreeable.

Never hesitate to defend your own country and customs should others attack them, but you can do that without anger or undue warmth, having institutions so admirable to vindicate.

Practical jokes are unworthy of manhood and should not be tolerated. Any line of conduct intended to throw ridicule upon another is reprehensible, and should be avoided.

Never tender your advice unasked, but if your opinion is solicited, and you are conversant with the subject, give the results of your judgment in good faith, merely as your opinion.

Invective is permissible in oratory and debate, as sauce is allowable in cookery, when the seasoning is not overdone; but invective becomes personal abuse in conversation, and is an unmixed evil.

Exaggeration in conversation has cost many persons their reputation for truthfulness, when their only desire was to convey to others a commensurate idea of the impressions they had formed. There is only one way to avoid the evil practice, and that is by excluding the imagination from simple narrations of fact.

Some persons introduce scriptural phrases into their daily conversation, and thus belittle Holy Writ, although they have no wish to indulge in cant, but merely draw their illustrations and phrases from the only book with which they have thorough acquaintance. Wider and fuller intimacy with general literature will correct their taste, which must be endured meantime.

When conversing with any person, whether titled or otherwise, the name or title need not be repeated after the conversation is fairly launched, as sir or madam will serve all purposes, unless the person is a reigning prince, in which case "Sire," or "Your Majesty," will be in order, but if the sovereign is traveling incognito, the forms of royalty are not observed. A duke does not expect to be always addressed as "Your Grace."

Mannerisms and pet phrases should be avoided, and continued references to experiences "During the War," or "While I was down South," or "When we were in Europe." These sentences suggest affectation.

Wit is a blessing, the possessor of which is generally wise enough to use in self-defense only. When it is commonly applied as a means of attack, the wit becomes an object of dread in all circles. If you have talent for repartee and rejoinder, you will soon discover that the chief merit of the endowment, in the eyes of those less favored, consists in the rarity of its use.

ALL persons that move in society are governed by the laws of fashion, and calls of ceremony are parts of the ordeal through which they must pass to social distinction. In some cities the custom has been initiated of employing help in leaving cards, and the tax on valuable time involved in the regular system of calls, may some day make the new practice universal. Calls of ceremony should be considered an indispensable detail of social obligation, and any neglect to return the observance is an indication that intimacy is not desired, unless for assigned and sufficient reasons, such as decrepitude, or weakness; one side is relieved from the necessity to make calls.

MORNING CALLS

are never made in the morning, but at any time between noon and five in the afternoon. Fashion calls daylight morning, but before noon is too early for calling. Evening commences with darkness, but there are a few hours after five when calls are not in order.

Convenience has suggested the appointment of set times for receiving calls, and when certain mornings and evenings have been named in any establishment for reception of visitors, it is a violation of etiquette for residents in the locality to break through the rule.

Visitors to the city, who could not otherwise pay their respects, are permitted to make calls irrespective of the times set apart for receiving.

Evening calls are less formal, and more pleasant, than those made in the morning, but to call in the evening implies a greater degree of intimacy.

Formal calls are assigned to the morning, and should not exceed twenty minutes in duration, but half that time will suffice for all purposes, generally.

Gentlemen are expected to make a call: When they have received letters of introduction which they wish to honor; when they desire to acknowledge hospitalities, received in other places, and have learned that their whilom entertainers are visiting the city in which they reside; when congratulations or condolences are specially in order, because of some event involving joy, or sorrow, as after a wedding, a death, or a funeral; when any act of courtesy has to be acknowledged; after an invitation to the house of a friend, and during the following week, whether the invitation was declined or accepted; when a friend has returned from travel, after being long absent; after having escorted a lady to an entertainment, a gentleman will call on the following day to inquire as to her health.

Formal calls should never be extended, as time on both sides is valuable, and when there are many callers, expedition is still more desirable.

When a gentleman calls upon a lady he should go alone, unless he has obtained permission from the lady to bring with him a friend desirous of an introduction.

Morning calls, although formal and ceremonious, are pleasant means for improving acquaintance, and ascertaining whether the person visited is capable of friendship.

Conversation is permissible on the lighter topics of the day, but religion, politics, and pedantic display are never in order on such occasions, and rarely, if ever, in society.

Gentlemen indicate the brevity of their call by retaining

their hats and gloves—their hats must, of course, be removed. The cane or umbrella may be left in the hall.

Ladies need not remove their gloves, and they retain their parasols while they remain.

The hostess will ring when callers retire, to assure herself that a servant will attend them to the door.

The hostess may retain some light piece of work in her hands, if she wishes, while entertaining callers; but any serious employment at that time would be out of order.

Callers should send up their cards, to prevent misunderstanding as to their names, and as a record, in the absence of their friends.

Retiring after a call requires tact, as if you leave directly other visitors arrive, it may seem that you quit on their account; yet an increase of numbers is one reason for retiring. No rule can be laid down that will apply in all cases; tact only will suggest the way, and at the right moment you will gracefully take leave of the lady of the house, acknowledge the other visitors by bowing slightly, and make your exit, leaving behind you a favorable impression as to your familiarity with the usages of good society.

EVENING CALLS

should not exceed an hour in duration, and usage prescribes nine o'clock as the limit, after which calls ought not to be made.

Supposing the call to be the first made by the gentleman, he will retain his hat and gloves, even though invited by the hostess to surrender them; and except under special circumstances warranting a departure from established rule, such an invitation will not be extended to the visitor upon his first call. This rule does not apply to an informal call in the evening.

Intimate friends may prolong an evening call beyond the usual hour, but an ordinary visitor will not exceed that time, nor stay so long, unless he can assure himself that the call is not tiresome.

When calling a second time, or subsequently, callers retain their hats and gloves until invited to lay them aside by the hostess, whose duty it is to suggest that they remain and spend the evening.

Calls made by a stranger should be returned within one week, or he may feel that his overtures are declined.

New comers to any neighborhood are not at liberty to make calls before they have been called upon by former residents, but such calls are usually made as soon as the new house is in order.

Married ladies relieve their husbands from the duty of calling, by leaving both cards themselves, on merely ceremonial occasions.

Conventional misstatements are not untruths. A servant is told to reply "Not at home," when it would be inconvenient to receive calls, and that fact is fully understood

Unless a special time has been set for receiving calls, society people should always be prepared for visitors, within the hours set apart for that purpose, conventionally.

When calls are made at unconventional times, the visitors may be received in morning costume, rather than they should be kept waiting too long.

Calls should not be prolonged when, as must sometimes happen, they clash with luncheon, or any meal time. An early departure in such a case is true politeness.

Visitors from a distance are exempted from many observances and ceremonies—they may call earlier, or later, and stay longer, than callers resident in the neighborhood.

When any person with whom you are on visiting terms is entertaining a guest from a distance, you should make a call, and the friend with his guest should return your visit.

Should you be confined to your house by sickness, etiquette requires you to return all calls as soon as your health is restored. Cards left on such occasions rank as calls.

During prolonged sickness, lady friends may visit gentlemen, but at no other time. The conversation at such times will be governed by the condition of the invalid.

Dress and deportment should bear proper relation to the occasion of your visit: At joyous times your apparel may be gay, and your manner modestly cheerful; but when you visit the house of sorrow, your appearance, manner and conversation, should be in keeping with the event. The person visited at such times is under no obligation to converse.

Choose fine weather for making calls, for your own comfort, as well as for the convenience of your friends, as even though you have your carriage, you cannot avoid bearing some of the discomforts of the season into the drawing-room where you are received, if your call is made during wet and inclement weather.

Refreshments are not offered to callers, unless they come from a considerable distance, which is a rare event in cities. In rural districts visitors often come from remote points, and may need refreshments.

A gentleman may escort a strange lady to her carriage, if she be otherwise unattended, and leaving a house at which

he has called; but he will then return to the house, and make his adieux to the hostess.

After any social festivity it is proper to leave cards within one week. Those unable to accept invitations, should call earlier to express their regrets.

Condolences on bereavement should be expressed by leaving cards immediately after the event is known, and by a visit within the following week.

When a gentleman calls on a lady, the lady will slightly rise and bow, and at once resume her seat. A lady would be received by the hostess advancing to welcome her, and on her retirement the lady will be attended to the door by her entertainer, unless the presence of other guests renders it inexpedient to do more than rise to receive the adieux of her departing guest.

A gentleman calling on a gentleman is received at the door by his host, who welcomes him cordially, and relieves him of his overcoat, hat and other *impedimenta.*

Whether visiting ladies or gentlemen, it is proper to carry yourself in an easy manner, and sustain a share in the conversation happily. You will not take a survey of the drawing-room, as though taking mental inventory, but act as one perfectly familiar with the establishment. Your gloves will not be removed during your ceremonial visit, which may not exceed ten, and must not be prolonged beyond twenty minutes in the morning, or an hour in the evening. Some persons take pet animals with them when making calls; that is a sin against etiquette, as puppies are never at home in the drawing-room, and their presence causes much disquietude.

Children should be left at school, or in the nursery, when you are making calls, as they can be happier at home.

The sick-room, when there is an invalid in the house, should never be visited, unless by special invitation. There are many reasons why that rule should be, as it is, imperative.

While waiting the arrival of the lady of the house do not open the piano nor touch the instrument. Do not walk round the room nor examine the furniture.

You are supposed to be interested in the company present, while making a call, hence you will not interfere with the furniture, ornaments, or arrangements of the room, unless asked by the lady of the house; some visitors are guilty of raising or lowering curtains, closing or opening shutters, uninvited, and changing the positions of chairs or other articles. Drawing near the fire, turning your back on other visitors, nervously examining your watch, as though the time hung tediously, or any such manifestation, is a sin against etiquette.

If on your arrival you find the lady, or gentleman, ready to go out, do not appear to notice that fact, but take your departure at the earliest convenient moment, without remark.

It is unnecessary to preface adieux with valedictory explanations. Having said "Good-day," or "Good-night," you will not linger in the room.

Whispered, or confidential, conversations between any two, or more, of the company, while others are present, is against good breeding; and the same censure applies with greater pungency to indulgence in criticisms or censorious remarks upon a visitor who has made his exit. While visitors remain the hostess should not leave the room.

If your friends have suffered reverses of fortune, it is your duty to call, but carefully avoid ostentation, or anything that may remind them of altered circumstances.

No gentleman will be guilty of smoking in the presence of ladies, or of assuming ungainly attitudes during visits of ceremony, whether ladies are present or not.

CALLING CARDS.

There is room for considerable taste in Visiting Cards, although they are plain and neat in every instance. The name appears engraved, written or printed in script, with the address, but no business allusion. The prefix "Miss," "Mrs.," or "The Misses," may be used, and a medical practitioner, whether lady or gentleman, may prefix "Dr.," or affix "M. D.," but such prefixes and addenda as "The Hon.," "Esq.," "Prof.," and so on, are inadmissible on calling cards.

Officers in the navy or army should allow their rank to appear on their cards. The eldest daughter is "Miss," without the addition of her given name, but younger sisters are distinguished as "Miss Mary," "Miss Emily," and so on; or one card only may be used, as "The Misses Abercrombie." The rules suggested may be applied to all the varying circumstances of social life.

Cards should be sent up when you call, and in some cases nothing more is necessary at the time; as for instance, when a death has occurred in the family, visits of condolence are due in the following week. If the lady is not at home the cards will be left.

Turning the corner of a card implies that two or more ladies have called, representing the family. Sometimes cards may be sent, as on the day after festivities.

If you purpose leaving home for a prolonged absence, leave cards when making your round of calls, with P. P. C. written in the lower left-hand corner, the French sentence *Pour prendre conge* being the accepted mode of taking leave on such occasions. Brief absences call for no formalities.

When you call your card-case should be in your hand, and cards may be handed to the person answering the bell. If the person visited is sick or has suffered bereavement, cards may be accompanied by oral inquiries.

After minor festivities, such as dinner parties, to which you have been invited, leave cards during the next week; call earlier if you have been unable to attend.

When friends for whom you leave cards are staying at the hotel, write their names in the upper left hand corner of your card, to guard against wrong delivery.

"Not at home" is a formula that will secure you against callers, if your attendants are properly instructed; but when a visitor has been admitted, etiquette obliges you to receive.

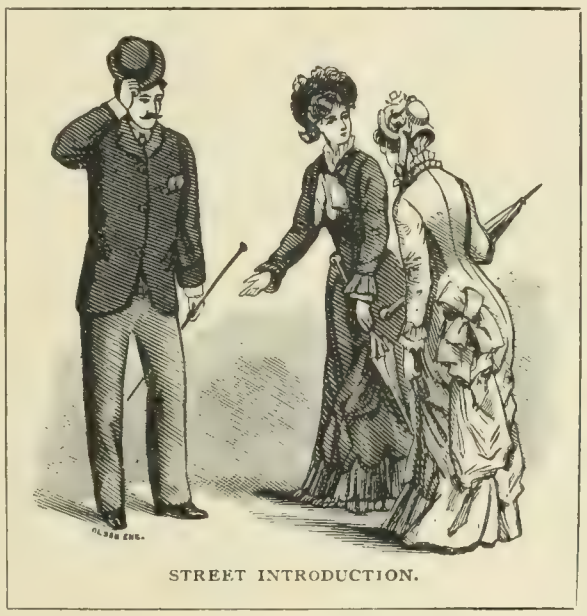
If you want to exclude certain persons, or to admit only certain persons, for any reason, give precise instructions to your attendants accordingly.

INTRODUCTIONS,

When Proper and How.

BEFORE introducing strangers, consider the likelihood of newcomers proving acceptable to old friends, and each to the other. When convenient, ascertain the desire on each side, and avoid bringing together uncongenial persons.

When there are differences in rank, introduce the person of lower status to him of higher social position. A lady should never be introduced to a gentleman; courtesy accords precedence to ladies; gentlemen are honored by an introduction to the gentler sex. When there are no differences of sex or rank, consider age and eminence, and introduce the younger or less distinguished to the more remarkable or the elder.



STREET INTRODUCTION.

There is no parade of words necessary to an introduction; merely say, "Mr. Montgomery, permit me to present to you my friend Mr. Crittenden." Turn to your other friend and say, with slight corresponding action: "Mr. Crittenden, Mr. Montgomery." The two gentlemen may then shake hands, and exchange courteous remarks, or merely bow.

The same form will be observed in presenting a gentleman to a lady, but your bow to the lady will be more deferential.

When many persons are to be presented to one person, as at a reception or levee, or on minor ceremonial occasions, you need only name the honored guest once when saying: "Allow me to present Mr. Smith, Mr. Fielder, Mr. Somers, Mr. Tyng," and so on, a bow emphasizing each name, and indicating its owner. Pronounce each name distinctly, to avoid misunderstandings, questions, or repetitions.

Introductions do not oblige persons introduced to continue acquaintance. Casual introductions are seldom desirable, and meeting a gentleman or lady at the house of a mutual friend does not entitle you to recognition elsewhere, although you may have been introduced.

Repeated meetings at the houses of friends, where the persons are agreeable, may lead to intimacy and friendship, without the formality of an introduction.

Ladies have the option to continue or terminate an acquaintance formed at a ball, or on any festive occasion, and their privilege therein has no limit, save their will.

When the person introduced is famous for some achievement or discovery, it is perfectly in order to couple his claim to special recognition, with the name which it ennobles. If he is a foreigner not otherwise noteworthy, he may be introduced as "M'sieur Lafitte, from Paris;" or if great in art or science, as "Mr. Courtland, the well-known specialist;" or "The painter, Mr. Jeffrey." You do honor to yourself by recognizing the merits of your friends.

The caller whom you meet in your friend's house you may drop instantly, but your friend's guest is your friend also, as long as the visit continues, and you owe to her or to him every courtesy.

While your guest continues, an introduction to every person that you receive is necessary, and persons so brought together must make themselves agreeable.

Titles must never be lost sight of when introducing friends, or the presentation will be incomplete.

Friends walking with other persons, not mutually known, may meet and converse without introducing their respective acquaintances, unless presentations are desired.

If under such circumstances a lady desires an interview, your friend must pause with you, and to avoid awkwardness an introduction may be necessary; but that presentation does not oblige the lady to recognize your friend subsequently. Relatives walking with you may be introduced to your friends, should you stop to converse.

In public places it is wrong to converse in loud tones, or to make any great parade in introductions. A moderate and even tone of voice, and modest manners, are becoming.

Sometimes under the roofs of friends you will be introduced to persons with whom you are on ill terms; you must act with cool courtesy, as if a mere stranger had been presented.

Guests may introduce each other in large assemblies, although not in strict propriety, and in smaller gatherings, as at a ball, the host or hostess should officiate, and such freedoms are not looked for.

Ladies seldom refuse to a gentleman permission to introduce a friend, unless he is very objectionable, because they cannot well decline without embarrassing explanations, or the chance of being misunderstood.

An unmarried lady should not shake hands with a gen-

tleman when he is introduced; it is optional with other ladies, but a simple bow is sufficient.

It is wrong to dance with a gentleman who has not been formally introduced, and ladies usually find it advisable to dance only with gentlemen of their own party, but of course there are exceptions to that rule. An introduction by the master of ceremonies is perfectly in order, but it is at the option of the lady to give recognition subsequently.

Gentlemen or ladies to whom much younger persons of their own sex have been introduced, may shake hands with the young people, and say a few kindly words.

When introducing friends and relatives, do not assume that others know their full names; the name and relationship, if any, should be fully stated.

If your relatives are for any reason not presentable to any of your friends, avoid introducing them, as your act may cause inconvenience. Relations of your friends when introduced by them to you, should be placed among the persons with whom you are acquainted, but you may drop them if they are objectionable. Any flagrant neglect of the foregoing rule, in the presentation of persons known to be disagreeable, is very reprehensible.

When introduced to a lady or gentleman in the streets, on the boulevards, or in the park, raise your hat at the moment of your acknowledging the honor.

The genius of our Constitution entitles you to call upon the President of the United States, or the Governor of your own State, at any public reception, merely handing your card or cards to the master of ceremonies; but should you want a private interview, it is well to secure an official presentation, by some Senator or Representative to whom you are known, although you would in all likelihood be received as soon as convenient by the Chief Executive, upon your own request.

When calling upon the Governor of another State, a more formal introduction is desirable, although still not imperative. Your interview will be more pleasant on both sides if you are properly vouched for by letters of introduction, or introduced by some person known to His Excellency.

More ceremony is insisted on at all foreign courts, than in the official residences of the President and Governors in this country. It would not avail you in the slightest to send your card to Queen Victoria, should you visit Windsor while Her Majesty was staying at the castle, although Americans are permitted many privileges in England which would be peremptorily denied to visitors from any other nation, and to natives of the country. It is advisable always to comply with required ceremonies when they are not personally offensive.

To procure a presentation at the English or any foreign court, you must first call upon the American Minister, or Representative at that court, and obtain credentials from that gentleman. You will at the same time obtain all necessary information as to time, forms, and ceremonies to be observed, with such particulars as could not be given here.

A lady will of course be presented by a lady, and a gentleman by a gentleman; ladies in full dress, and gentlemen in evening costume, that is to say, the black suit, including a dress coat—not a surtout, nor walking coat—with such other details as would be demanded for a ball-room in this country.

There is an official at every European court, usually known as the Chamberlain or Lord Chamberlain, who, with his assistants, will give all necessary instructions to those who are to be presented at court, and see that the forms are complied with. Natives of monarchical countries are never presented unless attired in court costume, and vouched for as persons of good social standing. At European levees two cards are necessary, one to be left at the entrance, and one to be handed to the gentleman presenting, who will give your name.

FORMS AND ETIQUETTE OF SALUTATION.

ALL COUNTRIES have distinctive forms and etiquette for the salute. In some places noses are gravely rubbed together, the lips not touching, and in others the lips are most considered, the collision of noses being an incident for which no etiquette is necessary. In this country the prevalent salutations are bowing, raising the hat, graceful motions of the hands and body, shaking hands, words appropriate to the occasion, and kissing, the last named being reserved most sacredly for dear friends.

A gentleman introduced to a young unmarried lady will not extend his hand unless the lady takes the initiative, but should the lady offer her hand he will take it promptly, as tardiness may be considered censure.

Gentlemen introduced to each other will extend and grasp right hands for a moment. The presentation of a passive hand, or one or two fingers, is an insolent and affected show of superiority. Continuing to hold and shake the hand, as though a lease had been taken for a term, is embarrassing.

Should two gentlemen be introduced to another, the third may extend both hands to receive theirs; otherwise, unless your right hand is disabled, do not use your left to greet a friend, and when you do so, apologize, stating why you depart from the usual course.

In the house of a friend, remove the glove from your right hand before grasping his, or if necessary to retain the glove, apologize. In your own house your hands should not be gloved when you receive friends, unless they call when you are dressed for going out, and the significance of your being gloved will be understood. Retain your glove

in the street when you meet a friend, but excuse yourself, as the replacement of your gloves on every occasion would inconvenience you and your friends.

Do not grasp hands as though you wished to show your muscular power; a brief firm grasp and gentle shake will suffice.

A gentleman meeting a lady with whom he is acquainted will observe her without obtruding his notice on her attention, and pass without saluting, unless the lady bows.

Should a lady bow to a gentleman in the street, even though at the moment he may be unable to recall or place her, he will raise his hat with the hand on the off side, bow slightly, and pass on.

Ladies should not stop in the streets to speak to gentlemen friends, but when a lady thinks it necessary to do so, the gentleman accosted must pause.

Gentlemen meeting ladies in the street should not turn and walk with them, unless expressly invited to do so, as the wish of the lady must rule.

When a conversation in the street should end, the lady will bow slightly and the gentleman will take his leave. Should the lady continue the conversation, and walk on, the gentleman must accompany her, without a formal invitation, until dismissed, unless his business is so urgent as to compel him to tender excuses.

Near relationship, or very closest intimacy, will alone excuse a young unmarried lady speaking in the street to a gentleman; she should bow slightly and pass on. Married ladies are permitted greater freedom. The bow of a lady or gentleman should be a gentle movement of the body, not a jerky and ungraceful shaking of the head.

Ladies in their own house are required to extend their right hand to every guest they receive.

When ladies and gentlemen meet on horseback, the lady is only required to bow slightly, but the gentleman saluted will take his whip and reins in his left hand, raise his hat with the right hand, inclining forward and slightly rising. If the lady is only accompanied by a groom, and the gentleman is on such terms as to warrant him in so doing, he may request permission to attend the lady; but if there is a gentleman in attendance such a request may not be made. A third person is always *de trop*.

The hat must be raised in saluting a lady, but the head need not be uncovered when gentlemen salute, unless a lady or ladies accompany one or both of the salutants.

When spoken to on the street by a lady, raise your hat, and remain uncovered until the lady bids you replace it, or until the interview terminates.

When shaking hands with a lady, a gentleman is not permitted to press the hand.

When a gentleman on the street sees a lady with whom he is acquainted at a window, he may salute the lady if she has honored him with a recognition; but supposing the circumstances reversed, the gentleman being at the window will not salute the lady passing on the street.

When a lady and gentleman who are acquainted meet on the stairway in their friend's house, the gentleman will bow respectfully. Supposing in such a case that instead of meeting on the stairway, both are about to ascend the stairs, the lady will stand aside for a moment, and the gentleman will bow in recognition of the honor and ascend the stairs first. Should they be about to descend the stairs, the gentleman will bow and stand aside, allowing the lady to precede.

Supposing a gentleman to enter a room carrying a hat, cane and gloves, or either of them, the *impedimenta* will be carried in his left hand, as the right hand must be free to salute his friends. Usually after the first formal visits, when acquaintance has ripened into friendship, such articles will be received by the host upon the arrival of his friend.

Bow very slightly indeed to the lady who is walking with your gentleman friend, when you salute him on the street.

You may not remember a person who bows to you on the street, or he may have blundered in thinking he knew you, but politeness requires you to return the salute.

When you meet friends salute them with courtesy, but do not descend to coarse and boisterous familiarity. Some of the company may be merely acquaintances, and others familiar friends; let your salutation be such as to mark your appreciation of the most intimate, without leaving the less favored conspicuously in the shade. Slight marks will tell the story to those who are dearest, without effusion that might embarrass the others. Your salutations must be addressed to each person, not to the assembly, as it is a social gathering and not a town meeting, and you are not at liberty to address those persons who may be present to whom you have not had the honor of an introduction, while your friends and intimates must be recognized individually.

ETIQUETTE OF THE CARD TABLE.

INFINITELY various are the games that may be played with cards, and the courtesies that apply to one of the many forms of play extend over all. There are almost innumerable amusements of other kinds, harmless, social delights, to which the same general remarks apply; so we bring them all under the head, Etiquette of the Card Table.

Married ladies, pronounced spinsters, and elderly gentlemen are entitled to be first considered when making up your card tables, as the young have other entertainments which suit their stage of life better than Whist or Bezique. People who have attained ripe maturity are very apt to be fond of cards, backgammon or chess.

Those who think there is harm in whist should not be urged to play; scruples of conscience ought always to be respected. There are always enough players in any mixed

company to supply as many sets of four as your tables will accommodate.

If asked to play, and capable of doing so, having no scruples nor engagement to prevent, etiquette requires you to join in making up the party.

Whatever the game may be, do not take a hand unless you have sufficient acquaintance to assure you that you will not mar the pleasure of others.

The card-room should be apart from the room in which the main amusements, conversation and music are carried on; but sometimes an evening is expressly given up to cards and other such quiet, reflective games. It is folly to take up cards because other amusements have failed. Whist, to be a success, must be played for its own sake.

Intimate friends and members of the same family should not play as partners, because, being acquainted with each other's mode of play, they have their opponents, who may be less accustomed players, or less craftily matched, at a great disadvantage. Husband and wife should not play as partners, lest each may see fit to admonish the other on certain shortcomings in their respective play, which either of them would overlook if the partners were not so familiar.

The rules of the game, whatever it may be, set forth in some standard authority, must be strictly conformed to by polite players.

If your partner "trumps your trick," "returns your opponent's lead," and "revokes," etiquette requires you to bear your lot without repining. Bring the game to an end as soon as convenient, without showing temper, and when cards are once more on the *tapis*, be sure to obtain better assistance.

Some players criticise the play at the table, blaming partners and opponents without mercy; such men should play double dummy without partner or opponent.

Cards will sometimes run persistently against you and your partner, and at other times just as much in your favor; etiquette requires you to show no feeling in either case, but to play an even, pleasant, philosophic game, not tinctured by depression nor elation.

If a mistake has been made call attention to the fact, and state the rule, with the penalty for infraction; but do not engage in any debate; "the game is not worth the candle." You are playing for amusement, not fighting for an empire.

While the game proceeds, confine attention mainly to its prosecution, but that will permit a few pleasant remarks.

Those who are not playing will sometimes stand or sit near the table, conversing with the players; that is entirely wrong; only four can play at whist, and the game will tax all their powers. Some tact is necessary to prevent intrusion without seeming unsociable.

Sometimes players try to convey information to their partners as to the condition of their hands, contrary to the letter and spirit of the game. Any such action is contrary to etiquette, and must lead to unpleasantness.

The cards should lie untouched until the deal is complete, when each person should sort his hand. That brief interval may be spent in conversation.

If the game is to be played at all, it is worth playing well, and etiquette demands that you should bear your part with alacrity, or retire from the table.

When you make provision for a card party, etiquette requires you to provide new cards, and in some *coteries* new cards are provided for every game.

Unless the giver of the entertainment has provided cards, it is a breach of etiquette to suggest that amusement, as the host and hostess, knowing the peculiarities of every guest, as well as the genius of the locality, know best what form of pleasure will be most acceptable.

Some players are constitutionally slow, and cannot play unless permitted to ruminate. Etiquette does not require you to play with them a second time, but having entered upon the game you are expected to continue without expression of impatience.

Disputes on nice points of the game mar the enjoyment of the evening; etiquette does not permit such sins against social rites. You may be right in the contention, but you are wrong as to the means, and can reserve the point until Hoyle can be consulted.

When you have a lady as your partner, and small stakes give zest to the game, etiquette permits you to pay your joint losses, but the lady receives her winnings.

Heavy play is never in order in good society; social games should be indulged in for the amusement that results, but gambling is a vice which cannot be defended.

Out-door amusements, such as croquet, call for precisely the same courtesies as whist, chess or bezique, and the stress of city life makes such forms of pleasure for both sexes commendable.

Rules of every game are found in volumes appropriate; this chapter has only to make clear the dictum of etiquette.

THE genial custom of making New Year's calls has some privileges "more honored in the breach than in the observance;" but there are few persons in society who would wish to abolish the time-honored license of that festive season, however strenuously they may counsel wise reforms.

The formalities enforced in polite circles at other seasons are relaxed with the coming of the New Year, and it is proper to define the privileges of the day.

Ladies are able to announce through the press their intention to receive, and those who are silent are exempt from calls, save the polite attentions of friends.

Ladies determine whether they will be called upon at their own homes, or in the residence of some one of their set, and great economies of time and energy result from the fashionable innovation.

When no announcement is made as to the intention of a lady to receive elsewhere, her friends may safely wait upon her in her own home on New Year's Day.

The weather being usually severe in this country on the first of January, and festivities being the order of the day, it is necessary that express provision should be made for the comfort of the visitors, whose politeness challenges the hospitality of the household. When many calls are expected, two or more experienced servants should be in waiting in the hall to receive guests at the door, invite, and if necessary assist them to remove their wraps, precede them to the door of the drawing-room, and, when convenient, announce the arrival.

Guests on their entrance to the hall are expected to remove overcoats, hats and gloves, so that they can enter the drawing-room free to receive and offer salutations.

The veriest anchorite would prescribe refreshments for callers on New Year's Day, but some most estimable ladies in fashionable society are now favorable to the use of coffee, tea, and other harmless liquids, instead of the dangerous stimulants which a few years ago made it impossible for the caller to speak his mother tongue after he had made his calls.

When a hurried call is intended, the outer wraps may be left in the hall, and in such cases, although refreshments may be offered, they should not be urged.

Gloves should not be retained on their right hands by gentlemen whose business and pleasure for the day will consist mainly in meeting and offering salutations to their friends.

Cards must be presented by callers, and should be sent up to the reception-room while the visitors are preparing to be ushered into the presence of the ladies.

Calls cannot be prolonged by society men on New Year's Day as their round is so extensive, and fifteen minutes is considered quite a visit; but friends of the family are welcomed for a call of any duration that the ladies of the house can obtain. Gentlemen are not likely to remain unless they ascertain that their continued presence will be agreeable.

The reception-room should be warm and beautiful for the

festive season, and the ladies will be the chief adornment. They will do the honors in full dress, offering hospitalities to all comers, without inviting to excess. There are many forms in which refreshments may be presented with but little danger for even the weakest, and the palate is not the chief means for social delight.

Gentlemen making calls will present their cards, neatly written, engraved, or printed in script, to every lady taking part in the reception, as such cards are kept by ladies and treasured, the number received and other particulars being remembered for years.

Calls may be made on New Year's Day as early as ten in the morning, and as late as nine at night, but before that time evidences of fatigue become common.

Carriages may be used when making calls if the round of acquaintance is large, for the purpose of saving time as well as strength, but a gentleman may walk if he wishes, and his calls are few.

Sometimes young gentlemen who have no carriages of their own unite to hire for the occasion, each calling upon the ladies with whom his friends are acquainted, and being introduced by them. The round of civilities so enjoyed does not warrant gentlemen in calling subsequently without invitation.

A gentleman will not call on ladies with whom he has no acquaintance unless accompanied by some person qualified to make the presentation.

Ladies may be assisted in receiving New Year's calls by young friends who come to great cities from considerable distances, for the honor.

Life-long friendships have sprung from and been cemented by the New Year's call, and there seems to be no reason to believe that the custom will die out. The tendencies of this country are so strongly in favor of business pursuits and money-making that no person need wish to see our few holidays eliminated from the social calendar.

Ladies who are constrained most willingly to remain at home on New Year's Day, signalize the two or three days following by making calls, in a manner of course lady-like and decorous, but genial, and the compliments of the season are varied by conversation on the incidents immediately preceding the call. It is unnecessary to give the rules of etiquette that govern on that occasion, as they vary but slightly from the modes observed in ordinary calls, and are generally made where ties of friendship warrant freedom.

In Europe the New Year is not made the occasion for any such friendly license as we notice in this country; the chief hospitalities in England, for instance, being confined to Christmas, when families which may have been severed by business engagement all through the year, make great efforts to attend the re-union at home, proper to that time. Santa Claus in that country is unknown, but a strong likeness may be traced between that portly gentleman, with beard adorned by icicles, and old Father Christmas, who is known to be just as apt to fill the stockings of expectant youth. English novelists make strong points in their best works, of reconciliations brought about in family circles, after long and bitter feuds, by the charm of that hospitable season. Dickens has made the phase of old country life familiar in "The Pickwick Papers," and in his "Christmas Chimes," and other such annual presentations of the gaiety, common to the twenty-fifth of December; and our readers will remember that there is no system of calls forming part of the round of festivities. A certain exclusiveness is natural to Englishmen of whatever rank, and during Christmas tide while the Yule log sparkles on the hearth, the family, most sacred of institutions, is fortified by custom, so that very few, if any, would choose to ask admission to a strange fireside, unless warranted by introductions from dear and valued friends. Charities are widely dispensed at that season, to enable the poor to celebrate the glorious time, and those who are away from loved ones then, feel that their lot is peculiarly hard. The theaters produce pantomimes, peculiarly adapted to make youth hilarious, and bristling with puns of the most atrocious kind, to delight the elders, who find their highest pleasure in watching the faces of the young, as they dance with joy, when a policeman is overwhelmed with garden stuff, or Pantaloon has disappeared through a trap, after robbing some wayfarer of his dinner. It matters little what day is set apart for holiday-making, so that the heart is not wholly seared by business, and it is well to note the variations among kindred united by the Atlantic.

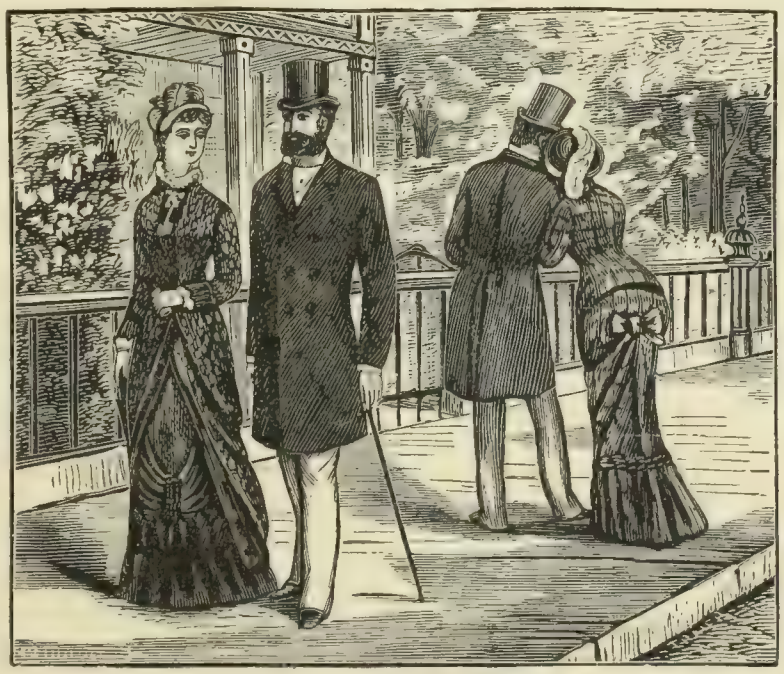
JEWELRY FOR GENTLEMEN.

Jewels are an ornament to women, but a blemish to men. They usually bespeak either effeminacy or a love of display, although a little concession in this respect may be made and keep within the bounds of good taste. The man of good taste will wear as little jewelry as possible. One handsome signet-ring on the little finger of the left hand, a scarf-pin which is neither large nor showy nor too intricate in its design, and a light, rather thin watch-guard with a cross-bar, are all that he ought to wear. But if he will wear more than this, let everything be real and good. False jewelry is an absolute vulgarity; its use arises from an attempt to appear richer or grander than its wearer is. Let it be simple. Elaborate studs, sleeve-buttons and links are all abominable. Diamonds and brilliants are quite unsuitable to men, whose jewelry should never be conspicuous. A single diamond of great value may be worn on great occasions as a ring, but no more than one ring should ever be worn by a gentleman. Let it be distinguished rather by its curiosity than its brilliance. An antique or bit of old jewelry possesses more interest than the most splendid production of the goldsmith's shop. Let it harmonize with the colors of your dress. Let it have some use. Men should never, like women, wear jewels for mere ornament. The precious stones are reserved for ladies, and even scarf-pins are more suitable without them. The wearing of orders, clasps, and ribbons, except on official or extraordinary occasions, can not be too severely condemned. If these are really given for merit they will add nothing to our fame; if, as in nine cases out of ten, they are bestowed merely because the recipient has done his duty, they may impose on fools, but will, if anything, provoke only awkward inquiries from sensible men.

STREET ETIQUETTE.

THE street, boulevard and park have their observances and etiquette, which must be understood and practiced by all who esteem themselves, and desire to be honored as denizens in the world of fashion, and we shall therefore systematize and submit to our readers a code of things to be done, and to be avoided in that vast realm of wisdom and wealth.

The age of chivalry, which was mourned as passed away by one of the most eloquent writers of the last century, Edmund Burke, is truly yet in its young prime, with no prospect of declension, as the rule of the gentler sex is felt and acknowledged by all ranks and conditions of men, wherever Western civilization holds sway, and the dominion of that power widens with every year.



STREET ETIQUETTE.
The refined couple, and the couple who make themselves ridiculous.

A lady in the street, boulevard or park may not be saluted by a gentleman, unless he has received a slight bow from the lady; he may then raise his hat with the hand farthest from the lady, bow respectfully and pass on, not under any consideration pausing to speak, unless the lady pauses in her promenade.

When gentlemen unaccompanied by ladies meet, each will raise his hat very slightly, if they are on such terms as to warrant recognition, but they need not bow unless the person saluted is entitled to special marks of respect, by reason of advanced years, social rank, or attainments, or having taken holy orders. Clergymen should always be so honored. In every such case a gentleman will raise the hat with the hand farthest from the person saluted, but the head need not be decidedly uncovered, as when a lady has given recognition.

When a gentleman is escorting a lady, his wife, mother, sister, friend, or relative on the street, or in any public place, it is his duty to insist modestly on carrying any article she may have in her hand, except the parasol when that is necessary as a sun shade; that article must not under such circumstances be borne by the gentleman, unless because of sickness or old age the lady requires peculiar assistance.

Gentlemen walking with a lady, or with a gentleman venerable for years, attainments, or office, will give the inner path to the person escorted, unless the outer portion of the walk is more safe. The concession will be made without remark, and the lady will assume whenever the gentleman changes his position that there is a sufficient reason for moving from one side to the other.

When gentlemen pause to speak to each other on the street, they will, as a matter of course, shake hands and bow, lifting the hat with the left hand at the moment of their clasping the right.

Should a lady accost a gentleman on the street when he is smoking he will at once extinguish his cigar, and decline politely but firmly to resume it, even though the lady should urge him to continue.

Gentlemen will never smoke when walking with a lady, as although there is no intentional disrespect in smoking,

the act under such circumstances conveys the idea of slight regard for the lady, to other persons.

Gentlemen walking together may use any pace not actually violent or ungraceful; but when accompanying ladies, aged persons, or the weak, they will accommodate themselves to their friends.

Gentlemen will not swing their arms, nor sway their bodies in an ungainly manner when walking; ladies are never guilty of any such ungraceful action, and need no counsel in that respect.

Ladies sometimes, though very rarely, walk too quickly on the street; that should be avoided; a message by telephone will generally obviate the necessity for speed at the expense of grace.

Ladies walking on the street are not expected to recognize gentlemen or friends on the other side of the road; to do so would necessitate habits of observation inconsistent with ladylike repose.

Gentlemen spoken to by ladies on the street, or by strangers asking information, or seeking direction themselves, will raise their hats, and when a lady speaks, remain uncovered.

Loud talk on the street, or in a public conveyance, or whispering and boisterous merriment, are unmistakable signs of bad training; conversations should be decorous and in moderate tones.

Ladies or gentlemen staring about them in the street as though they were villagers dazed by the splendor of a city, suggests unacquaintance with the habits of polite society.

Looking back after a person you have passed in the street is a breach of etiquette of which no lady will be guilty; should it be absolutely necessary to see the person again, turn and walk in the same direction.

Loud ejaculatory remarks when you are passing your friends in the street should be avoided, and calling to a person on the other side of the street is not permissible.

Eating on the street is a bad habit, apt to breed dyspeptic conditions, and militant against grace and ladylike deportment, which demands intellectual repose of manner.

Should you when on a promenade see a friend in a store, you will give no sign of recognition, nor under such circumstances will you expect any; if you must see your friend enter the store.

Pausing to examine the contents of a store window evinces bad taste; you can visit the store at any time and see the whole of the stock whenever you desire to make purchases, or see sights.

Discussions of questions likely to induce contention should be avoided on the street, and in any public place, except a town meeting. Religion and politics are *taboo* on the promenade.

If a carriage is passing when you wish to cross the road, wait until the way is clear, and you avoid danger as well as an ungracious display.

A gentleman who has been spoken to in the street by a lady, will remain until the lady has intimated by a slight bow that the interview is at an end, when he will politely take his leave.

Should a lady speak to a gentleman who is walking with a friend the group will pause, and the stranger, who is required to pause with his friend, must be introduced. It is wrong for any member of the party to move on before the lady has given the accustomed token of dismissal. Gentlemen on such occasions raise their hats and retain them in their hands.

If there is a throng in the streets through which you wish to pass with a lady, do not attempt force, but courteously ask the crowd to make way. There is more power in courtesy than in muscular strength.

Do not advance your hand to salute a gentleman until you are quite near, as a display of impulsiveness in the street is very undesirable. If your friend has another gentleman with him and you have some confidential communication to make, apologize to the other gentleman and let your private interview be brief.

Personal matters should never be mentioned when third persons are present, unless you know that the third person is conversant with the facts, and has no objection to be included in the conversation. In any case you will avoid discussion of such affairs in a public company, whether of friends or strangers. When friends must be mentioned give their names respectfully in a subdued tone.

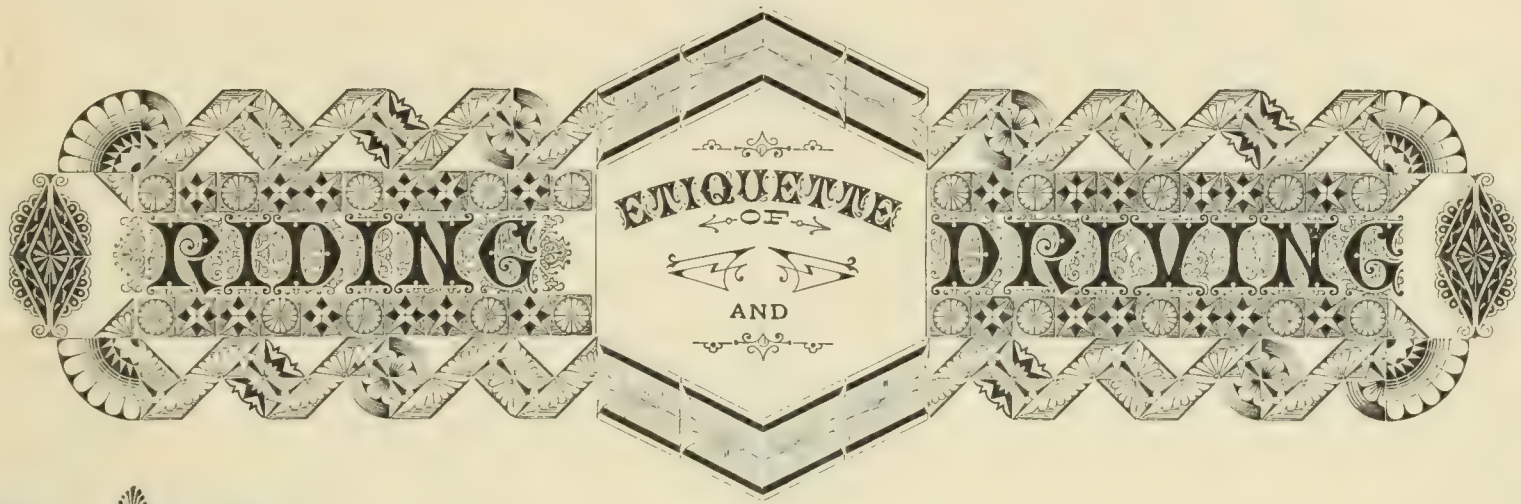
When a lady is caught in a rain storm, any gentleman may offer his umbrella, but the lady will decline the politeness, firmly yet kindly, unless the gentleman is known to her. If she is acquainted with the gentleman and he appears to be going her way, the lady will accept the gentleman as her escort. Sometimes, when the gentleman has business to detain him, the loan of the umbrella may be accepted, but the lady will send a messenger to return it immediately she reaches home. Common politeness demands the nicest attention to such details in societary life.

A gentleman occupying a seat in an omnibus when a lady is standing, may rise and offer the seat to the lady. Gentlemen will of course pass the fare of a lady and deposit it in the box; and if a lady unaccompanied by a gentleman is leaving the omnibus, the gentleman nearest the door may alight, assist the stranger to descend, and resume his place.

When a lady accepts the seat which a gentleman has surrendered she should thank him for his courtesy, and the gentleman must bow his acknowledgments.

In any strait or difficulty, where a lady or an elderly person, or an invalid requires assistance, a gentleman, though a stranger, may give help, and the obligation ends as soon as the service rendered has been acknowledged. In ordinary circumstances the lady is allowed to precede the gentleman, when the two cannot advance side by side, but when danger, or the possibility of inconvenience suggest a change, the gentleman will determine with promptitude what course is best, and act accordingly.

The gentleman who renders any service to a strange lady will respectfully take his leave as soon as his good deed has been accomplished, and it is optional with the lady to recognize the gentleman the next time they meet, or not. Customarily, ladies are not unmindful of a service.



IN this country riding and driving are elegant and healthful forms of exercise, not confined to a limited class, and the etiquette of the road must be laid down with consummate precision.

Walking and riding have varying laws in different countries, as for instance there is an old English verse which claims the law of locomotion as a paradox, on the ground that "If you go left, you are sure to go right; and if you go right, you go wrong." In this country the rule of driving and riding is to keep to the right always.

To excel in these practices demands much exercise, commenced in early days, when the fibers of brain and body are young and tractable. Many ladies, as well as gentlemen, attain proficiency in both arts; there is no sight more beautiful than a lady in the saddle, when the fair equestrienne is perfectly at home and easy in her elevation.

ETIQUETTE OF RIDING.

There is a certain phraseology proper to horsemanship, which must not be lightly varied from, nor forgotten. You are about to mount, and any blunder in the act may expose you to ridicule, so we will review that operation. You take your place on the near side of the horse, that is, where your left foot can be placed in the stirrup, and the corresponding hand on the saddle; now all is ready, and a manly spring places you on the back of your steed, your right foot finds the stirrup on the off side, and you sit firmly.

No book learning can make you a rider, and you had better place yourself in the hands of an efficient trainer, although you may have no wish to rival Young Harry, "and witch the world with noble horsemanship."

You must not ride in public until you have been assured by your friends that your management of the horse is presentable, and by many trials that it is safe. You will need many months of steady practice, at such times as you can spare from daily avocations—for this book is not written for people who are exempt from the cares of money-making—before you can, with due regard to her safety, not to mention your own, invite a lady to be your companion on the traveled road. We will consider your term of probation over, and proceed to the next stage in your accomplishment.

You are not probably the owner of two horses, and the horse you ride is not used to the motion of the riding skirt; so when you ask a lady to accompany you, your first care will be to find a horse habituated to side-saddle and skirt. Take some man fully posted in such matters into your confidence, so that your judgment may be reinforced in the choice to be made, and in the perfect equipment of the animal, as the simplest inattention to detail may cost a life.

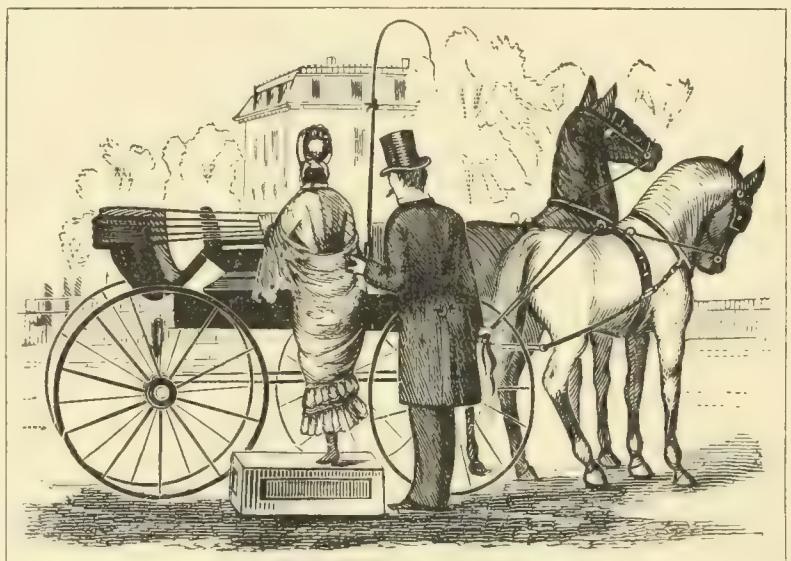
Having used every precaution to procure the best horse, under proper conditions for the safety of the lady, and having seen that every item of its furniture is fit to be trusted with a king's ransom, you may permit the horse to be sent to its destination.

Send the groom to the horse's head, and yourself attend the lady, who will place herself on the left or near side of the horse, her face toward the head of the animal, the habit skirt grasped in her left hand, her right on the pommel of the saddle. You are at the horse's shoulder, facing the lady, stooping sufficiently to bring your left hand where it can hold her raised foot. Your power of muscle will not be very severely tried, as the lady will spring toward the saddle,

and you will firmly second her movements. The lady is in the saddle; you will place the stirrup in position to receive her foot, arranging the flowing robe to her satisfaction. Be sure she is firm in the seat, and has every appointment just as could be wished, then your next solicitude must be that she shall not be kept waiting. You cannot too soon employ your acquired dexterity, by springing into your own saddle.

We assume that the lady is perfect mistress of her steed, and that you have an enjoyable ride in prospect. You are not required to remain rigidly in one position by the lady's side, but may fall behind whenever by so doing you can consult her advantage, remembering always that your place is to the lady's right, unless the direction of the wind, or any other circumstances, make it advantageous for the lady that you should ride on the left or near side. Your duty would be more arduous if the lady were an unaccustomed rider, and when there are many ladies in your party some of them are sure to be nervous, or affected, so that you may have to quit your assigned position on the off side, and take your post wherever you may be wanted.

You will not touch the horse ridden by the lady, any more than you would interfere with the "mount" of a gentleman friend, unless in case of danger, or upon being so requested. You will not attempt any display of your powers as a horseman, however accomplished you may be, as the lady governs, and you will accommodate yourself to her pace during the ride. While acting as *cavalier servente* you will have no thoughts outside your self-imposed duty, and etiquette would not justify another person in challenging your attention.



ETIQUETTE OF DRIVING.

Should you, when riding alone, receive an intimation from a lady that she would speak to you, you are bound to dismount and give the lady your respectful attention, until the close of the interview by the lady bowing your congé, and giving you your dismissal. Such interviews are seldom accorded save in cases of urgency.

Precisely the same attentions that would be given to a lady on the promenade are due from the gentleman, under the altered circumstances of the ride; he must guard her from annoyance, inconvenience and danger, and a like obligation rests upon young persons riding with the aged.

But it is time to bring the excursion to an end, so we have returned to the point of departure. The lady has cleared herself from the pommel of the saddle, gives her hand, the left this time, to the right of the gentleman, places her foot in his left hand, and quits the saddle without springing, being gently lowered to the ground.

Driving is almost a fine art, and etiquette determines every point with inflexible rigor, as comfort, safety, even life itself, may depend on the observance of fixed rules.

The seat facing the horses is reserved for ladies, the guest, or an elderly gentleman, if any such are to honor the occasion, and when a lady is present, no gentleman, unless her husband or near relative, will sit beside her uninvited. The seat with the back to the horses is assigned to gentlemen or attendants. When a coachman holds the reins, the seat on the right facing the horses is the lady's privilege. Any inattention to such points will militate against your repute.

Enter the carriage without haste or awkwardness, and avoid turning after you have entered. When there are ladies present, be sure that their dresses and wraps are out of danger of being crushed or trodden on before you advance, or having entered, before the door is closed.

Gentlemen must enter the carriage after the ladies are seated, and precede them in leaving, as their convenience must be considered in every movement. When assisting ladies to alight, guard their apparel from being soiled by dust or mud on the carriage wheels or guards, or you will neutralize the pleasure of a drive. Attendants, when any are present, will open carriage doors and lower steps, but handing out the ladies is exclusively the privilege of the escort.

During the drive gentlemen consult the lady or ladies as to the course to be taken, but orders to the coachman are not given by ladies when gentlemen are in attendance. Coachmen well versed in their duties know to whom they are to look for orders, and how to drive at the start and on the return.

Drive close to the sidewalk, then turn the horses toward the road center, which leaves room between the wheels for ladies to be handed in conveniently. When the ladies are seated, cover their dresses with a lap robe, and see that they are provided with all requisites for their comfort. After attending to every detail, take your seat opposite the ladies, unless you drive. When you drive take the right hand seat, that your right arm may be untrammeled, and that you may have a clear view of the road. When you dismount away from home, secure an attendant, or otherwise hitch your team, to avoid a possible runaway and destruction. Continue that precaution until the ladies have resumed their seats, and you are in your place with the reins in hand.

Ladies sometimes hysterically grasp the reins, that is a breach of etiquette which intensifies danger. Never interfere with the driver, unless consulted, and then state your desire. If he is not capable shorten your excursion, but do not grasp the reins, if you value your safety and repute for lady-like serenity.

ETIQUETTE OF DINNER PARTIES.

DINNER-HOUR has been pronounced by Dr. Johnson to be, in civilized life, the most important hour of the twenty-four. A young man or a young woman unaccustomed to the settled observances of such occasions can hardly pass through a more severe ordeal than a formal dinner. A knowledge of the principal points of the etiquette of the dinner table may be acquired from a careful study of the different books treating on this subject. It should be borne in mind that it is of the highest importance that all persons should conduct themselves with the strictest regard to good breeding, whenever they may be in the privacy of their own homes, or at more friendly, or less formal dinner parties. A neglect of such observances, and an ignorance of dinner etiquette will be very mortifying, and render one stiff and awkward in society; one's manners at the table will indicate, as nothing else can, the good breeding of a gentleman or a lady.

The reader should guard against relying wholly upon this or any other book on etiquette, but keep eyes and ears open, and wits about him. "Wait and see what others do, and follow the prevailing mode." Complete self-possession, habits of observation, a fair share of practical common sense, and a most careful study of the published rules of table etiquette, will carry one safely, if not pleasantly, through it.

ETIQUETTE AT THE TABLE.

Invitations.

Invitations to a dinner party are usually issued several days before the appointed time. The length of time is always proportionate to the grandeur of the occasion, and varies from two days to two weeks. The forms used in giving invitations, also in acceptances and regrets, are fully given in the chapters on "Notes of Invitation," "Acceptances and Regrets." The utmost care should be taken in sending out invitations, that all the company will be congenial to one another, with a similarity of tastes and acquirements. The number of guests should not be too large; from six to twelve form the best number, being neither too large nor too small. As there is among certain people a superstition about the number of thirteen, the hostess should respect it, even though it may appear very foolish and absurd.

The Dress.

The person accepting an invitation to a dinner party must attend in "full dress." In this "age of progress" there is less attention given to dress, and a little more latitude allowed in most circles of fashionable society: A gentleman's "full dress," when strictly interpreted, leaves him but little choice. It consists of a black dress coat, black vest (white, if in warm weather), and black trousers; white necktie, patent leather boots, and white kid gloves. The light shades of kid and black necktie are not now considered *au fait*. Jewelry of a more showy description than that worn earlier in the day is permissible. The expensiveness of apparel is not of so much importance as that it shall be fresh and clean.

Fashion allows the lady greater scope to exercise her taste in the selection of materials and choice of colors, although a distinction must be made between the elaborate full dinner dress of a large party, and that of dressing for an ordinary dinner, where a large party is present. A dinner dress should be as elaborate as for a ball, and must be of the best quality. It should be of silk, and of the latest make, with an ample train. Jewelry of the greatest value, diamonds, emeralds, rubies, etc., may be worn, though it is in bad taste to wear too much jewelry at any time. The hair should be carefully dressed, and may be richly adorned. An opera-cloak, fan, and white and perfectly-fitting kid gloves must not be forgotten. For an ordinary dinner, a *demi-toilet* is all that is necessary; the dress of a rich material, the hair carefully dressed, but not elaborately adorned; jewelry, moderate in quantity and in keeping with the effect of the costume. white and perfectly-fitting gloves must be worn.

An acceptance to dinner on Sunday does not require the guest to appear in full dress; the ladies appearing in high dresses or demi-toilet; gentlemen, in walking dresses.

Punctuality.

Punctuality is said to be the soul of business. It is the soul of pleasure also. Be punctual in your attendance at dinner. You should arrive from ten to fifteen minutes before the dinner hour; this interval will give time for introductions and greetings, and for the assignment of escorts to the table. If you arrive too early, the hostess might not be ready to receive. To delay beyond the hour appointed is unpardonable rudeness. The dinner cannot be served until the guests have arrived. If it is spoiled through your tardiness, you justly incur the indignation not only of the host, but of every one of his guests. A dinner, however, never should be delayed for one guest; it would be a rudeness to the guests who were considerate enough to be punctual.

Reception of Guests.

The lady who gives a dinner party should be very punctual. She should be in the drawing-room some few minutes before her guests are expected, that she may glance around and see that everything is arranged as she would wish —chairs and sofas placed where they can be easily used, etc. The gentlemen and daughters of the house should be present. The guests at a dinner party assemble in the drawing-room, which should be well warmed, and have plenty of light, well distributed. When a guest is announced the lady of the house should advance a little way to receive her guest. The chairs should be arranged so as not to create any confusion on their entrance; and the welcome should be smiling and cordial, not stiff and formal. Should a guest be late, or the cook unpunctual, the lady must not show any outward signs of annoyance or impatience, but endeavor to make the guests forget it, by pleasing and amusing conversation.

At formal dinners, on arrival, a gentleman is handed a tray with cards, among which he finds one containing his own name, with that of the lady he is to escort to dinner. Or another method is to enclose the card containing the two names in an envelope bearing his address. Sometimes the tray is left upon the hall table, and from it each gentleman takes the card addressed to him, or it may be handed to him by a servant as he is ready to enter the drawing-room. The gentleman after greeting the hostess, seeks the lady whose escort he is to be, if she is an acquaintance; if not, he asks the host to introduce him to her. Guests should also request to be introduced to any members of the family with whom they are not acquainted, and to the guest in whose honor the dinner is given.

Arrangement of Guests at the Table.

It is one of the first and most difficult things properly to arrange the guests and place them in such a manner that the conversation may always be general during the entertainment. Avoid as much as possible seating next to one another two persons of the same profession, as it would necessarily result in an interesting discussion between themselves, and mar the general conversation, and consequently the cheerfulness of the occasion. If the number of gentlemen is nearly equal to that of the ladies, care should be taken to intermingle them. Separate husbands from their wives, and remove near relatives as far from one another as possible, because being always together they ought not to converse among themselves in a general party. Gentlemen must be assiduous, but not officious, in their attention to the ladies, saving them from all trouble in procuring whatever they are in want of at the table, and seeing that they lack nothing. If a clergyman be present he is invited by the host to say grace; if not, the gentleman of the house does so. Each guest should treat such an observance with respect; courtesy to your host requires it, if veneration fails to suggest it.

Duties of Host and Hostess.

Every dinner ought to be as good as possible, and as taste costs no money and little time, there is no reason why the most modest meal should not be neatly spread, and served with the ceremonies which apply to the more formal occasions, so far as they are applicable, and add to the charm of the occasion. The plainest room may be made beautiful by taste, and the homeliest fare appetizing by neatness and skill. There is nothing more distressing to a dinner party than to see a hostess ill at ease, or to detect an interchange of nervous glances between her and the servants. A host and hostess seem insensibly to control the feelings of all the guests, it matters not how many there may be. In well-appointed houses not a word is spoken at dinner between hostess and attendants. What necessity where the servants are in the daily practice of their duties?

The duties of the host and hostess are much lightened by the present fashion of giving dinner parties *a la Russe;* this is far preferable to the old mode of having the joints, etc., on the table; but it supposes that you have a sufficient number of waiters, as otherwise it would be impossible and

ridiculous. On each plate a bill of fare is placed so that the guests may see what will be handed around, and may be prepared to select, or wait for, whatever dishes they may prefer. Soup is then handed, sherry is offered after it. Fish follows soup. Then the made dishes are handed, duplicates of each being handed simultaneously on each side of the table, after these follow the *pieces de resistance*—turkey, lamb, mutton, etc. Then follow game, puddings, tarts, jellies, etc.

At formal dinners they have little to do except to make themselves agreeable. All the training of servants must be done beforehand, and any blunders or mistakes must be passed in silence, and all trace of anxiety be banished, if possible. The hostess needs self-possession and tact, so that she may place all guests at ease and anticipate every want.

The combination of the French and Russian mode of serving dinners is to be preferred if the dinner party is small. Soup is put opposite to the lady of the house; if there are two soups a tureen will be at each end, and be succeeded by two kinds of fish. It may be that the soup is before the lady, and the fish at the same time placed before the gentleman. The servant holds the plate close to the tureen, and one ladle full is sent to each person. The gentleman on her right generally saves her the trouble of helping it. The soup and fish are succeeded by the meat and chickens, or turkey. The mutton or lamb is put before the gentleman; the chicken or turkey before the lady, who is assisted in carving by the gentleman beside her, but before either of these dishes are uncovered the servants hand the *side dishes* which are *not* now put on the table.

The second course follows—the game is put before the gentleman; the lady has the pudding; jelly, blanc-mange, etc., are at the sides; cheese follows the second course, afterward the dessert.

Ice is handed round first, the separate dishes of fruit, etc., after which the servants leave the room. The wine is passed round the table, and the gentlemen help the ladies to it, as well as to any more fruit which they may require.

For family dinners never attempt too much. The dinner should be, and appear to be, an every-day affair. Such a dinner will tax more closely the attention and hospitality of the host and hostess.

Soup and fish are placed upon the table and *sent* to each person. It is rude and inhospitable to ask a guest whether he will take soup *or* fish; he will probably take both, and it limits him to one by the question.

The same mode is pursued with the end dishes; they are helped and handed after the side dishes have been sent round. Vegetables and sauces are handed as quickly as possible by the servant. Wine is offered by the servants after soup or fish and during dinner. The host, if a graceful carver, should exercise that useful accomplishment, and the dinner will seem more hospitable and homelike for it. In carving one should stand up. The carver should serve meats as cut so as not to fill the platter with hacked fragments. It may be taken for granted, in serving a fowl, that every one will take a piece of the breast; the wings and breast should be placed crisp side uppermost, the stuffing not scattered, and the brown side or edge of the slice should be kept from contact with vegetables or gravy, so that its delicacy may be preserved.

Kindly and courteous attention is expected at all times from the host and hostess, but more especially in the privacy of domestic life.

Proceeding to Dinner.

The dinner prepared and the guests arrived, properly introduced to escorts, and the side of the table—whether to the right or left of the host or hostess—assigned so that there may be no unseemly confusion in the dining-room, the servant quietly announces dinner by a bow to the host, who is on the alert for the signal, and at once offers his arm to and leads the way with the oldest lady, or the lady in whose honor the dinner is given, the hostess following last with the most honored gentleman. The younger guests will allow the older ones to precede them. The host places the lady whom he escorts on his right, the others finding their places without confusion, and all remain standing until the hostess is seated, when each lady seats herself in the chair provided by her escort, and the gentlemen follow their example immediately. The lady always sits at the right of her escort. The seats of the host and hostess should be at opposite ends of the table. The waiters begin to pass the dishes at the right of the host, ending with the lady of the house, and with the one on the right of the hostess, ending with the host. At the table, as well as at all other places, the lady takes precedence to the gentlemen.

Duties of the Guest.

Guests as soon as seated remove gloves, place the napkin partly opened across the lap, with gloves under it. Each guest is served with soup, and eats or makes a pretense of eating it; he must never take a second supply of soup or fish. After soup the guest may refuse or partake of whatever is offered. If a plate is set before a guest that he does not want, he does not touch it.

A gentleman must attend to the wants of the lady he has escorted to the dinner table before he attends to his own.

Of the contents of the dishes carried round by the servants, the guest should never help himself to more than his share.

A gentleman in assisting a lady to any article of food should avoid overloading her plate. Pour sauce on the side of the plate.

Guests do not now wait until all are served before they begin eating.

One should acquaint themselves with the contents of a dish before accepting it. If you do not know what it is, ask; better do this than, having tasted it, send it away, as if it were not your fancy.

A guest should not select any particular part of a dish unless requested to do so, but when asked some part should be named. Never compel the host to choose as well as carve.

Table Manners.

In taking your place at the table try to take an easy position. Sit firmly in your chair, neither too close nor too far

away from the table, without lolling, leaning back, drumming or any other uncouth action.

Unfold your napkin and lay it in your lap. Eat soup with your spoon, holding a piece of bread in your left hand; cut your food with your knife, but use your fork to convey it to your mouth.

Break your bread, do not bite it. Drink from your cup, not from the saucer; if your tea or coffee is too hot wait until it cools. Eggs should be eaten from the shell (clipping off a little of the *larger* end) with or without an egg cup; the egg cup is to hold the shell, not its contents. When you send your plate away from the table remove the knife and fork and allow them to rest upon a piece of bread. When you have finished the course lay your knife and fork on your plate parallel to each other, the handles toward the right hand. Eat moderately and slowly. Do not seem to be in haste to commence eating, as if you were half starved, neither is it necessary to wait until all have been served before you commence. Remember that bread is the only comestible which the custom of well-bred people permits to be laid off your plate upon the table-cloth. It is perfectly proper for you to "take the last piece" if you want it; the presumption is that there is more in reserve. The table is the place of all others where pleasant words and social chit-chat should be introduced, avoiding heated arguments or the consideration of abstruse principles.

The Arrangement of the Table.

The table linen should be clean and snow white, and fresh from the laundry, the cutlery polished, the china clean and without blemish.

It is customary to place the castor, fruit plates, etc., in the center of the table, a vase or stand of flowers at intervals down it; care should be taken that these are not so pretentious as to prevent those dining from having an unobstructed view of their neighbor opposite. Each guest should be provided with the following:—

On the right of space left for plate place three knives (one a fish-knife) and a spoon. On the left, three forks (that for sweets smaller than the others). On the right *at least* four glasses in number, as it is a great breach of etiquette, as well as sign of vulgarity, to drink more than one kind of wine out of a glass, hence one glass should be allotted to each sort of wine, and the number equal the number of different kinds of wine at dinner. Each guest will be provided with a table-napkin, which will occupy the place reserved for the plate.

Dining-room chairs should be of equal height, and the table should be firm and solid; cane seat chairs are not fit for dining-room use; they play havoc with laces and fine fabrics. The temperature, ventilation, and light of the dining-room should be attended to with care. Guard against having the dining-room too hot, or too cold.

General Rules Regarding Dinners.

The dinner itself will be governed largely by the season and taste of the host.

The first course is soup. All must accept it, even if they let it remain untouched; soup should be eaten from the side, not the point, of the spoon, and there should be no noise when sipping. On no account should it be called for a second time. Fish follows soup, and must be eaten with a fork unless fish knives are provided. The sauce should be put upon the side of the plate. Fish may be declined, but must not be called for twice.

A dinner, however humble in its pretensions, should never consist of less than three courses; namely, soup or fish, a joint, which may be accompanied with poultry, or game, or pastry; followed as a matter of course by cheese with salad.

"Where the dinner is small, it is sufficient to provide port, sherry, claret, or a Rhenish wine; if desired, a bottle of champagne may be added."

"For dessert each guest must be provided with a silver spoon and fork, a plate with a small folded napkin on it, and three glasses for port, sherry and claret. Finger glasses containing rose water may be placed on each guest's left hand, though the present mode is for the perfumed water to be taken around in a deep silver dish, each person in turn dipping the corner of his napkin into it and wetting the fingers and lips.

"Every host should see that his attendants are fully instructed in their duties, and each should attend to these only. Also see that they are instructed in the right pronunciation of the names of wines. The servant hands everything at the guest's left hand."

"The entrees follow fish; they are served in covered side-dishes; only one should be tasted, or at the most more than two of these. They consist of sweet breads, *pates*, cutlets, and made dishes generally."

"The roast meats follow. You must not begin to eat meat until you have all the accessories, the vegetables, gravy, etc."

Eat peas, jelly, pastry, and all sorts of thick sauces with your fork. Use your dessert spoon in eating curries. Various of the softer made dishes, puddings, ices, and custards are eaten with a spoon. Asparagus may be eaten with knife and fork. Corn may be eaten from the cob; you need not feel obliged to cut off the kernels with a knife.

Tea and coffee accompanied by a few wafers, or plate of very light biscuits, are dispensed in the drawing-room; they should be handed around by servants. One cup of tea or coffee only should be taken. A little music will give relief to the conversation.

At a gentleman's party where the hostess is absent it is the host alone who may call upon any of the company for a toast, speech, or song; it would be a breach of etiquette for guests to invite each other.

The English habit of gentlemen remaining after the ladies have retired, to indulge in wine, conversation, etc., has never been popular in this country.

After retiring to the drawing-room the guests should intermingle in a social manner, and the time until the hour of taking leave may be spent either in conversation, or in vari-

ous entertaining games, or dancing. It is expected that guests will remain two or three hours after dinner.

During the week following a dinner party, it is etiquette for each guest to call upon the hostess, and it is rude to delay the call more than a fortnight.

Wine at Dinner.

At small dinner parties, or ordinary family dinner, all wines are put upon the table, and each guest must help the lady next to him and himself, and then pass the decanter. At the best or large dinner parties wine must be brought and handed around by the servants; the taste for light wines, which is now prevalent, makes a variety indispensable. There must be provided sauterne and sherry for fish and soup; with the joints the choice of hock, chablis and one or two kinds of claret; with game, burgundy may be given, and there should be port on the table for the few who choose to take it at this time. Then the "ladies' wines," as they are sometimes called, still or sparkling champagne and moselle. For dessert, provide port, sherry, madeira and claret. Port accompanies cheese.

"Hock, champagne, moselle and chablis, and some few other wines are brought to table in bottle, the choice varieties of claret in the baskets in which they are imported; port, sherry and madeira are decantered; ordinary clarets and burgundy wines are handed round in claret jugs, either of glass or silver."

Hints to the Ladies on Carving.

A lady ought to know how to carve, and it is well for the daughters of a family to learn it in their youth that they may not be awkward at their own table when they marry. A few plain directions for carving are subjoined:

Fish is cut with a large silver fish-knife and fork. Salmon is cut in slices down the middle of the upper side, and then in slices across on the under side; a little from either side are put upon each plate.

A mackerel divides between four people; the fish-knife is passed between the upper and under side, from head to tail, and each side is halved to help. Cod is cut crosswise, like salmon. Small fish, as smelts or whiting, are sent whole, one on each plate.

A sirloin of beef is cut *across* for the under cut, and lengthwise for the upper. Guests should be asked which cut they prefer, as many consider the upper cut the most delicate part of the beef, while others dislike it.

Rolled ribs and a round of beef are easily carved in horizontal slices over the whole surface. The slices should be very thin.

Boiled beef should also be cut in thin horizontal slices, the size of the joint itself in length and breadth.

A saddle of mutton is the joint for a small dinner party. It is cut in very thin slices close to the back bone, and then downward. A lady is scarcely ever required in the present day to carve a saddle of mutton.

A shoulder of mutton must lie with the knuckle toward the right, and the blade bone toward your left hand. In the middle of the edge of the part farthest from you, place the fork, and then give one sharp cut from the edge to the bone, the meat flies apart, and you cut rather thick slices on each side of the opening till you can cut no more. Then there are two or three slices from the center bone to the end. Afterward turn over the joint and cut slices from the under side.

A leg of mutton must be placed with the knuckle toward the left hand; you then cut into the side farthest from you toward the bone, helping thin slices from the right and thick slices toward the knuckle. The little tuft of fat near the thick end is a delicacy, and must be divided among your guests.

A loin of mutton is carved either through the joints, which brings it into the form of "chops," or it is cut lengthwise, in a parallel line with the joints. The latter is the best mode for a lady, but a loin is rather for family consumption than for guests.

A fore-quarter of lamb consists of a shoulder, the breast, and the ribs. If a lady has to carve this joint, she must first place her knife upon the shoulder, draw it through horizontally, and then remove the joint whole, placing it on a separate dish, which is held for its reception. She must then cut off the breast and separate the ribs, but the cook should always cut off the shoulder, and leave it *on* the joint.

The hind-quarter consists of a leg and loin.

A fillet of veal is cut in horizontal slices, like a round of beef. They must not be too thin. The stuffing is taken out and helped with a spoon.

In a breast of veal, the ribs should be first separated from the brisket, after which either or both may be sent round.

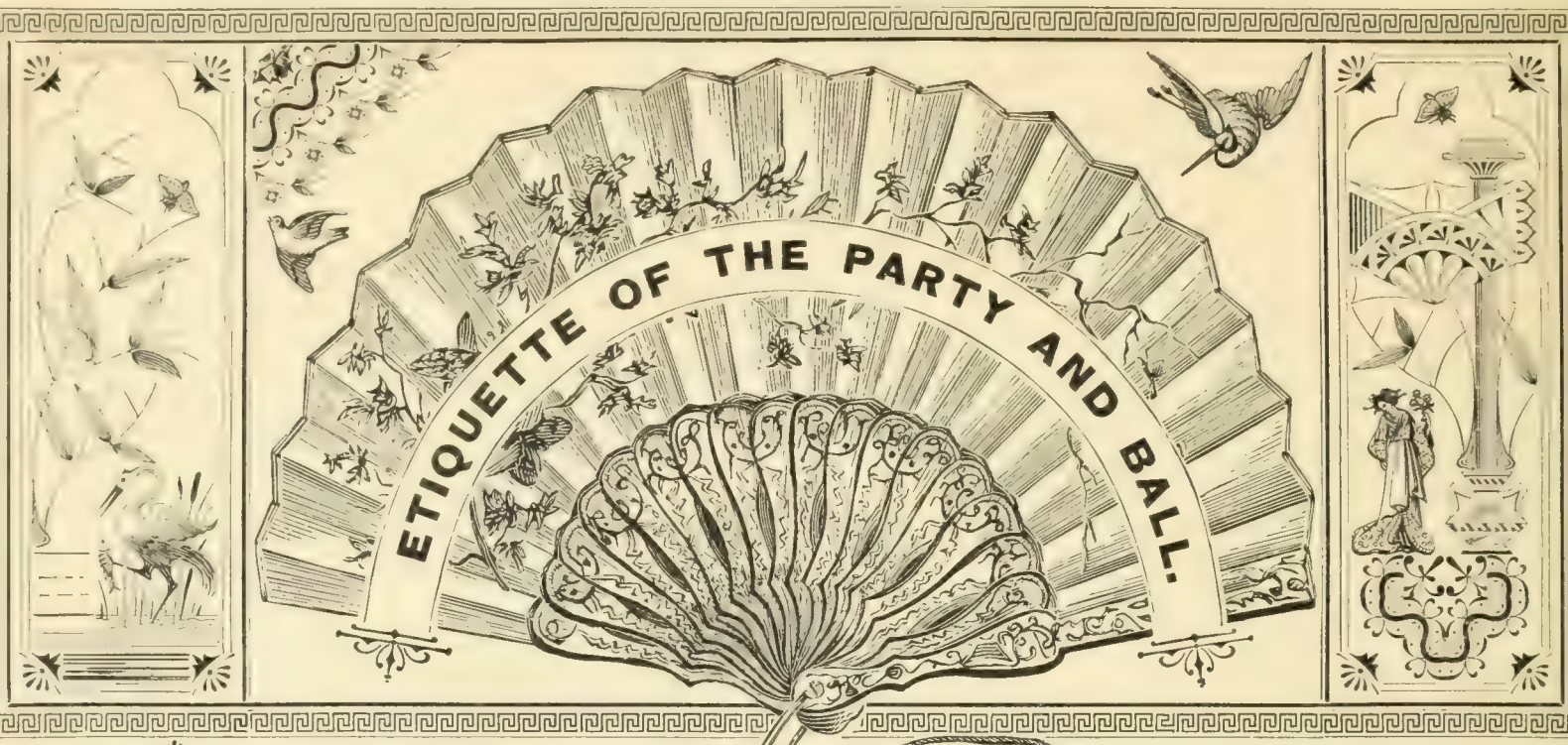
Roast pork is never seen at dinner parties, but is occasionally served at a family dinner. The leg is carved like a leg of mutton, but the slices should be thicker and not so large.

A ham may be cut in three ways: By beginning at the knuckle, which must be turned toward the left hand, and cut in a slanting direction; or at the thick end, which is then turned toward your left; or in the ordinary manner, like a leg of mutton, beginning in the center. The slices must be as thin and delicate as they can be cut. One slice is given as an accompaniment to fowl or veal.

A chicken is carved thus: Take off the wings, cut slices from the breast, take off the merrythought and side bones. The liver wing is the best part of the chicken after the breast, but you should help the breast first, then the wings. A slice of white meat should be reserved to send with the legs and sides. A partridge is carved like a fowl; so is a pheasant.

A pigeon is cut in halves right down the middle, and half is sent at once to the guest. A snipe is treated in the same way. Very small birds are sent whole.

A turkey and goose are helped by cutting slices off the breast, and then the wings and legs are taken off. Wild duck is helped in the same manner.



IN society dancing is one of the most popular amusements, and those who dance should do it in such a manner as to win approval from their partners. Many wise men think dancing a silly accomplishment, but they err; it is the art of moving gracefully and taking exercise to music. A well-executed dance may be called the poetry of motion.

Habits of excessive study on the one hand, or the glamour of the pool-room and the race course on the other, may be sensibly attacked by the cultivation of society amusements in which ladies and gentlemen join, and the ball-room is the basis upon which a variety of such entertainments—that will effect a very salutary change in familiar customs—may be introduced. The company of ladies is always advantageous to gentlemen at that age when manners are being formed, and as a rule the ladies whose example may be emulated on the race course will not command admiration from the better classes; while the pool room is very properly an unknown land to the gentler sex. For such reasons we are upholders of the dance.

A really formidable ball with all the accessories of fashion would be too costly an entertainment for many of our readers to venture upon, even once during the season; but in any well-ordered household, where there is a room fitted for the purpose, arrangements can be made with very small expenditure, for what may be called an informal evening, including music and dancing, in which the delight would be found in the inverse ratio to the outlay. Manners and accomplishments should not be measured by the figures of the banking account, and young ladies and gentlemen who are now at spelling school in some of our prairie townships will in the course of a few years figure in Washington society, where it will be of the utmost importance for their comfort that they should be conversant with the figures of the dance, and know how to carry themselves in the polite circles of the ball-room. Dancing is a scriptural form of enjoyment, consistent with health, and with social advancement, as long as it can be pursued without extravagance, either in the monetary display made by the giver, or in the hours devoted to the amusement by the guests, and it is hard to find a reason why the dance should be denounced.

When you conclude to give a ball, and a dance may as well be called a ball as by any other name, issue your invitations, neatly written, or printed, at least three weeks before the event, to enable your friends to make their arrangements to enjoy your pleasant hospitalities, and reply in time for your convenience. This is the more necessary when some may be unable to attend, and a prompt answer will permit you to oblige some others of your circle, who, having guests in prospect for the anticipated date, will want additional cards. All invitations should be by card or letter.

As you would invite to a literary evening only those having a love for bookcraft, so you would invite to a *soiree dansante* only those who have a taste for the pleasures of the ball-room. Ask only as many guests as you can accommodate, and keep a list of your invitations, marking the names from which replies have come, with acceptance or declination. You can add to your list as many as will counterbalance the few declinations that come, and a percentage beyond that number for those who will at the last moment be deprived of the pleasure which they had promised to you and to themselves. In this way you avoid putting your friends to inconvenience.

In some very fashionable establishments which have room for a hundred guests, twice that number will be invited. Such practices, although under the guise of fashion, closely resemble vulgar display. Your care will be for the comfort of your friends, and if you intend a "grand ball" you may go beyond one hundred; otherwise content yourself with a large ball, if you have room for fifty couple, a ball if you have room for twenty-five couple, or a dance if for ten or twelve couple.

The ball room should be of fair proportions, with a lofty ceiling and good ventilation, the lights being, if possible, so arranged as to give brilliancy to the assemblage without undue warmth. Electric lights will some day become the rule in large gatherings, as they do not sensibly increase the heat of the room; but for the present, ingenuity must devise means to carry off the heated atmosphere, without allowing it to incommode the dancers.

A carpet is out of place in a ball-room, and the floor should be well waxed; but when circumstances render that impossible, cover the carpet with linen securely placed and perfectly smooth. Make your room as handsome as you can by grouping plants, and flowers, and small trees, in convenient places, where they will not limit dancing room, and may serve as a screen for your musicians. Your screen will be elegant and inexpensive.

ETIQUETTE OF BALLS AND PARTIES.

Your programme of dances will of course be arranged so that the card containing the list will permit of the names of partners being written in a manner convenient for reference. Such programmes with pencils attached require no description. Your musicians may be such as can play the piano, cornet, violin and violincello, and they should, if possible, be placed at the point farthest from the door, but convenience must be considered, and more instruments may be required if you have a very large ball-room.

The number of dances may not exceed twenty-four, and should not be less than eighteen. When the full quota is to be given announce supper after the fourteenth dance. March, quadrille and waltz will be the order of exercises with which to commence.

Supper is no inconsiderable item in ball-room economics, and many are deterred on the threshold of gaiety by the certainty of extravagant outlay beyond average means. All these matters must be considered, and the old rule of "a dinner of herbs with contentment" may be remembered at all times. If your means permit, provide a good supper on the same floor as the ball-room, to save your guests from cold draughts, and the dress dilapidation incident to crowded stairways. You cannot have your refreshments in the ball-room for obvious reasons; but your supper should not be as ponderous as a state dinner. An elegant light refection should be provided.

After supper an ice or cool drink should be obtainable in the supper-room until the close of the ball. No lady should allow a lady guest to go alone to the supper-room; the hostess must specially request some gentleman to attend upon any lady who is unattended at supper time.

The supper will of course depend upon the season, and will be chosen with care by the hostess, unless an experienced caterer is employed. When the weather is warm ice should be liberally used, and carving should be done beforehand. In France soups are served hot at supper time unless the season forbids.

Seats will not be provided at supper unless at a small dance; then the ladies only sit, the gentlemen in attendance standing behind their chairs. Wine, if used at all, must be used in strict moderation. A lady will only take one glass of champagne. Pressing to take wine is ill bred and sometimes dangerous.

More elegant care can be manifested in the provision of suitable dressing-rooms than in any other way. Consider what you would require for your own use in that case, and provide in the same way for others, but of course abundantly of water, soap and towels, near the several washstands, with toilet necessaries for the ladies; and in the room provided for gentlemen such brushes and other articles as your husband and brothers require to assist them in like circumstances. In a detached room have one attendant to receive the cloaks, overcoats, hats and wraps of the guests which should not be in the dressing-rooms, and give checks, duplicates of which must be attached to each set of *impedimenta*.

When guests arrive the hostess should receive them near the door, greeting each person by name and saying a few pleasant words; then the host should second the endeavors of his wife. The success of the evening largely depends on such attentions. Other members of the family can find appropriate spheres of action, presenting to each other guests desirous of such attention, who are not otherwise acquainted; and taking care that young lady friends have partners for the dance before they themselves engage. Gentlemen under such circumstances have no option when asked to be introduced to partners. Gentlemen who are accepted as es-

corts by ladies, for such occasions, will of course attend them during the evening, when they are not dancing with others, having sent to their residences bouquets, during the afternoon preceding, and having called for them with a carriage in the evening, at the hour appointed. The carriage will be in attendance to convey the lady home after the ball. His duty is clear and precise. Having arrived at the house of entertainment, he will first conduct the lady to the cloak-room, where wraps will be deposited and checks taken by him; then leave the lady at the door of the dressing-room near by, and proceed to the room for gentlemen. Having arranged his toilet carefully, without hurry, as the lady will occupy twice as long at the very least, he will return to the door of the ladies' dressing room, wait her coming, conduct her to the hostess, and continue in attendance generally, without fettering her action in any way, but watchful that she has partners, or the chance to decline them. The first dance belongs to him, and he will attend her to supper, as well as escort her to the carriage, and home, when she is desirous to return.

Gentlemen not in attendance on ladies are at the disposal of the hostess and ladies of the house, one of whom he should invite to dance, and if she declines, as she may, seeing some of her lady friends unprovided with partners for the dance, or not having room enough to take the floor, the gentleman will obey her instructions, and invite the lady indicated to dance. Gentlemen who are married will of course escort their wives to the ball, and attend upon them as above, but it is not etiquette for them to dance together.

A very sedate face is not appropriate to a ball-room; cultivate a pleasant expression, and when presenting hands during the dance, proper movement of the head and body, as in salutation, should bespeak your acquaintance with etiquette. Some gentlemen perform a dance as if it were a sacrificial duty.

When a gentleman is not familiar with a particular dance he must not invite a lady, but if urged by the lady of the house he may state his unacquaintance as a reason for reluctance, submitting himself to their discretion if the lady with whom he is to dance will assist him. Arrangements must be made, if possible, as to each dance some time in advance, and the names are to be entered on the programmes provided for ladies; then when the music commences you will be ready to lead your partner to her place. It is rude to leave the selection of partners to the last moment.

Sometimes a lady will wish to sit down before the dance is ended; the gentleman will immediately offer his arm to conduct her to a seat, without a question, merely expressing regret on her account. He will then continue in attendance on the lady until the next dance, when her partner will come to claim her hand. Some gentlemen, while standing waiting for the waltz to commence, place their arms in position; that is improper: the lady's waist should only be lightly touched when the dance begins, and his arm should fall as soon as the dance ends.

Introduction by the lady of the house, or by some friend, is necessary before a gentleman can ask a lady to dance, when the ball is private, and such an introduction is quite in order. At public balls ladies may decline introductions offered by the master of ceremonies, and as a rule should only dance with gentlemen of their own set. Ladies will of course use their discretion, and there is no breach of etiquette in permitting an introduction by the master of ceremonies or an acquaintance, if the person is unobjectionable. The arm, not the hand, should be offered respectfully to a lady when she is to be conducted to her place before or after the dance. When a lady has made an engagement with one gentleman, and another desires her as his partner in that particular dance, the gentleman who wishes the change made in his favor must ask the permission of the gentleman first named.

An introduction in the ball-room, public or private, does not entitle the gentleman to subsequent recognition; that is entirely at the lady's pleasure. The ball room introduction is local, not general, unless the lady is very favorably impressed, but for that occasion the gentleman introduced is entitled to polite consideration; as for instance, if the lady does not wish to dance, some excuse must be offered, and the slightest must suffice to answer the request. The lady may dance, if she wishes to do so, with another gentleman immediately, and the gentleman whose offer was declined will not notice the fact; usually a subsequent request for that dance is declined, in consideration for the offer not accepted. The gentleman refused will not offer to dance with another lady who has heard the declination, but may proceed to another part of the ball-room, where he will be at liberty to seek a partner. He may not do so, if the lady declining pleads fatigue, but will remain by her side, unless dismissed, until the end of that dance. If the lady pleads fatigue only as to the dance then in progress, the gentleman may ask a subsequent dance for which she is not engaged, and to which she feels equal. The formula of invitation is very simple, as for instance: "Will you honor me?" "May I have the pleasure?" "Permit me the pleasure," and so on. Do not allow your phrases and sentences to be stereotyped. When a lady has said that she is too tired to dance again, she should preserve her consistency by not dancing.

Dance like a gentleman; avoid the nice precision of a dancing master. Lead the lady respectfully through the quadrille, touching the hand, not vigorously clasping it, and in the waltz lightly touch your partner's waist with the open palm; dance quietly, without swaying the body or attempting "grace" steps. Be sure that you know the figures before you stand up, and careful attention will carry you through, if your partner is aware you are not perfect. The rule that applies elsewhere is imperative in the ball-room: the lady upon whom you attend must have first thought, then other ladies if unattended, and lastly yourself. Any inattention is ungentlemanly, and forgetfulness of an engagement may be considered as an insult by lady or gentleman.

The escort for the evening must be in attendance upon the lady at the close of every dance, and continue until she is claimed for the next; because the lady may not leave her bouquet or fan in the keeping of any other person, except

her husband or brother, and it is not proper for a lady to cross the ball-room, or enter it, without an escort. Conversation must be light and joyous, not on any account confidential, in the ball-room Sometimes when partners are very numerous, a lady may give the first half of a waltz to one gentleman, and the remainder to another; but in any such case both gentlemen will know of the arrangement.

Should there be a vacant seat beside a lady with whom you are unacquainted, procure an introduction or leave the seat unoccupied, so far as you are concerned. Unmarried ladies will not dance more than twice with one gentleman, because doing so will suggest a particular attraction. Arrangements for a dance should not be made while you are dancing; wait until the conclusion of the dance if you wish to re-engage, and then if you are allowed the honor, the name can be placed on the lady's programme at once. Usually, unless the lady has an escort, the gentleman with whom she dances the last dance preceding supper will escort her to refreshment, attend on her during her stay, and return with her to the ball-room; but when there is an escort he will surrender the lady to that gentleman.

You should not rush to the supper-room immediately the announcement is made, but walk round the room once, or twice, if there should be a throng, and move toward the supper-room as if certain there would be all that your partner requires at any time. If the lady does not wish to go until after the next dance, repeat the invitation then, and again after the following dance, if you are the lady's escort. If you are the lady's partner only, and she has an escort, the duty devolves upon him. When the lady is unattended, and you are her partner, your duty in the matter ends after the first invitation given and declined. The next partner will act as the occasion requires, and upon the lady declining will conduct her to a seat, thanking her for the pleasure she has conferred. In the event of the lady accompanying you to the supper-room, your duty is to attend to her wants, gratifying every expressed or implied wish, and not seeking refreshment for yourself—beyond a glass of wine with the lady, should she do you that honor—until the ladies are supplied, or there are very few at the table. Ladies will not remain long at the supper table, as the gentleman in attendance has, in all likelihood, some engagements in the ball-room for the next dance, and their own programmes require fulfillment. Wear white kid gloves, and carry a clean pair to be used after supper, if occasion should demand a change.

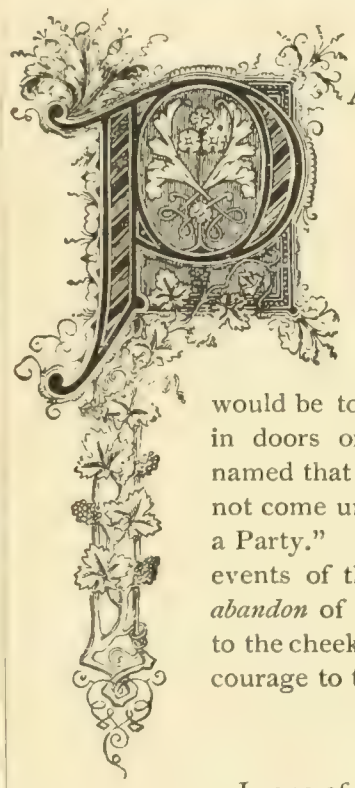
Gentlemen will avoid harsh tones, undue haste, and *brusquerie* in the ball-room, where ladies reign. Every person should be addressed pleasantly, and if any accident should give annoyance to lady or gentleman an apology must be tendered in respectful terms, immediately, by the gentleman causing the trouble. Ladies will not enter nor leave a ball-room unattended, whether they are married or single. A gentleman should be in attendance, but several married ladies may enter together, and a young lady may be chaperoned by her mother, or some lady friend. Any gentleman seeing a lady with whom he is acquainted about to leave the ball-room unattended, will offer his escort, and the lady will accept the offer usually, failing which, an excuse must be given; but if the gentleman is permitted to attend the lady to her carriage, he should be dismissed to return to other engagements as soon as possible. If the gentleman is not desirous to return to the ball-room, the lady may accept his escort to her home, but he will be thanked and dismissed at the door; or in the event of his being invited to enter, he will decline, asking at the same time permission to present his respects next day, an engagement to be observed.

Public balls may be attended at watering places, and in country towns, by ladies and gentlemen who move in the best circles, but only on rare occasions, and young ladies should not be seen in such places often. In any assemblage of the kind the harmony of the ball room must be preserved

The private ball, or party, has special claims on all guests to make the occasion enjoyable, and gentlemen will avoid such manifestations of partiality for any one lady, as must be marked by others. Dancing with one lady, or one gentleman, to the exclusion of others, is an indulgence to be shunned, as the purpose of the ball is a diffusion of enjoyment. Any person found guilty of introducing words of double meaning when ladies are present should be considered *de trop* in every home, and it would be waste of courtesy to call him a gentleman. No lady will recognize any such phrases, but their utterance should banish the speaker from every drawing-room. The faintest sympathy with indelicate persons must be injurious, and may be destructive to the reputation of young persons, and,—

> Good name in man or woman * * *
> Is the immediate jewel of their souls.

The dance owes much of its popularity to French society, and the use of French is indispensable in the ball-room, so we append the phrases and terms most commonly used, with their meanings:—*Balancez; Balancez aux coins; Balancez quatre en ligne;* signify: "Set to, or swing partners;" "Set to, or swing to corners;" "Set four in line." *Chaine Anglaise; Chaine Anglaise double; Chaine Anglaise demi; Chaine des dames; Chaine des dames double; Chaine la grande;* signify respectively: "Top and bottom couples right and left;" "Double right and left;" "Half right and left;" "Ladies chain;" "All the ladies commence the chain at the same time;" and "All the couples *chassez* quite around, giving right hands and left alternately, beginning at the right until all resume places." *Chassez* and *Chassez croisez* respectively signify: "Move to right and left;" and "Lady and gentleman moving to right and left in opposite directions." *Cavalier seul;* "Gentlemen advances alone." *Demi promenade;* "The couples half promenade." *Dos-a-dos*; "Back to back." *Vis-a-vis*; "Face to face." *Glissade*; "Sliding step." *Le grand rond; Le grand tour le rond;* and *Le grand promenade;* signify respectively: "All join hands, advance and retire twice;" "Join hands and dance round figure;" and, "All promenade round figure and back to places." *Le moulinet* and *Demi moulinet* signify: "Hands across," and "Ladies advance to center, give right hands and retire." *Traversez* and *Retraversez* signify: "Opposite persons change places;" and "Cross back again."



PARTY in this relation means anything that is not a dinner party, nor a ball; almost any other gathering of people in society may be called a party; the assembly of literary men, lions and fashionables, a conversazioné, is a party, and you can so describe twenty other social events. The difficulty would be to find many gatherings for pleasure, in doors or out, besides the two occasions named that may not be so described, that may not come under the general head of "Giving a Party." The most enjoyable and healthful events of the kind are out-door parties in the *abandon* of rural life, because they bring color to the cheek, brightness to the eye and renewed courage to the heart.

The Conversazione

Is one of those delightful entertainments for which we are indebted to the French, who gave us the name and idea, as well as many of the details. They are occasions for social intercourse, and conversation on matters intellectual, literary, artistic, scientific, historical; indeed on any and everything not in the nature of gossip or disputation Kettle-Drums, Tea Parties, At Homes, Receptions, may come under this one head, with the great merit that the name describes the event, although of course there may be music, and minor delights without number, for the young people present, who may not care to talk or listen among the elders, all the evening. The rules as to invitations to a ball will apply just as well to parties; and the duties of host and hostess vary very slightly.

The conversazioné is usually in honor of some celebrity, traveler, scientist, distinguished foreigner, or other such gentleman, who with any other new comer or stranger must be introduced to other guests, on their arrival, or as soon after as convenient. When the guest of the evening sees his opportunity, he will free the hostess or host from attendance upon him, by entering into conversation with other guests, to whom he has been introduced, as he may thus enable the lady of the house to show proper attention to other friends, who have claims for special notice.

The occasion is one of the pleasantest for social intercourse. The lady and gentleman of the house will move freely among their guests, thinking only of their comfort and enjoyment, and having provided for their entertainment all the curiosities, paintings, engravings, rare and curious works and fashionable novelties obtainable for the time; many neighbors who have traveled have collections of *bric-a-brac*, strange relics, and mementoes, which they will readily loan for a conversazioné, although no money could buy them, and by bringing such contributions from many homes together, the show, apart from the intellectual light incidental to a select company, will not fail to make the event memorable.

Dancing will sometimes be introduced at conversazionés, but no rules need be laid down in that respect, as the etiquette of the ball-room will govern. There will be no orchestra, but the hostess will preside at the piano, or provide some competent person to play for the dancers. The entrance to the dwelling will be protected by an awning, so that guests can walk from and to their carriages, under cover, in case of rain. From about nine in the evening to one in the morning the entertainment should run, the lady of the house being ready to receive from about the first hour named, and all the guests should be present not later than ten o'clock. Guests should be selected for distinguishing qualities, talent, heroism, and social position, next to which at such times should rank beauty, amiability and youth, and the arrangement of the programme will be the test of the qualities of the hostess. The guests are not at liberty to invite any of their fellows to aid the entertainment, but a friend may offer suggestions to the host, or hostess, if he is conversant with the talents of any amateur present. If an invitation to perform is declined there must be no subsequent pressing, and in the absence of other available skill the lady of the house may play or sing, but not often, the purpose being to call out other accomplished people.

Guests should not carry music with them on such occa-

sions, unless they have been asked to play, as the presence of notes would naturally suggest that they expect an invitation. When a lady has consented to play she should be escorted to the instrument without delay, and the gentleman will procure the music, unless, as is much to be preferred, the player can depend on memory. As soon as the piece is determined on, whether song or instrumentation, the amateur should begin, not heeding the hum of social intercourse, which is the main purpose of the evening. The charms of music will draw some few listeners toward the piano, and the gentleman in attendance will turn the pages with skill or he may mar the performance—besides holding any articles that the player may put in his charge. After the piece has come to an end the gentleman will escort the lady to the seat she occupied before, and tender his thanks.

Loud conversation is indecorous at all times, but more especially if near the piano, when a lady is singing. It is a mark of good taste to converse in low tones, and to sit at some distance from the instrument, when playing is expected. The player of an accompaniment should make the piano subsidiary to the voice, not strive to drown it by a display of force. The instrument may be defective, and if you are aware of that fact, it may be well for you to excuse yourself from playing, but should you play, avoid disparaging remarks. If a lady, who is about to sing, asks you to sing second, use your discretion, and do your best to oblige if possible, but do not offer your assistance, nor suggest an invitation.

The rooms in which your entertainment may be given are not to be used for refreshment purposes, beyond an ice cream or such light refection, after your guests have been regaled with tea and coffee in your supper-room. There will be no heavy supper.

Some ladies repeat their entertainments, changing the programme of performers as often as convenient, on certain days of the week, and their "Musical Wednesdays" or other form of hospitality, achieve great social success. A conversazioné might be arranged for in the same way at some set day in each week, and the outlay involved might be very moderate, considering the results likely to be achieved socially.

Private Concerts, Theatricals, Charades.

In musical neighborhoods there can almost always be found a fair average of talent, competent with training and opportunity to give good concerts. Where such talent does not exist, private concerts must depend on professional skill. Amateur theatricals must depend on amateurs only, although professional aid may be procured for training and rehearsals. Amateurs may be ladies and gentlemen who have given much study to histrionic art, but have not adopted the profession as a means of living. When any such entertainments are given, a supper more or less formal according to means and inclination, should be provided; and refreshments of some kind are socially indispensable.

The private concert may be given in the morning or in the evening, and of course the morning is afternoon; that is to say, the time for the concert is from about two o'clock to six, the evening concert ranging from eight to eleven. It is very desirable where anything of this kind is attempted, that the ball-room should be prepared for the event, and fitted so as to define the limits for audience and performers. Conversation, which is permissible where music is the incident, should not be tolerated when the purpose of the evening is a concert. Just as in a concert-room there must be silence while pieces are being presented; so in the drawing-room respectful attention must be the rule, and conversation will find scope between the different numbers. There may be arrangements in the programme for some such desirable change as a brief promenade between the parts, adding much to the enjoyment. The same rule as to attention applies to private theatricals, and although the skill of the players may not be equal to what may be seen on the boards of a first-class theater, their appreciation of the genius of the playwright will be higher, and their *motif* entitles them to respect. The stage and seats must all be temporary arrangements, and the scenic auxiliaries limited, but imagination in the audience may supply all that is lacking in mechanical effects. Between the acts brief promenades, refreshments and social chat make the evening pass very pleasantly, but when the space is too confined for promenading, ices may be handed to the guests. Loud applause is not the rule in private theatricals, and boisterous condemnation would be esteemed an outrage.

Sometimes the amateur company is purely local, with the host or hostess for stage manager, and in that case the friends of the players will prove indulgent critics. Sometimes the amateurs are members of a society that extends its operations over two or three towns, and in that case the practice and resultant fitness will be greater, so that they will not depend so much on friends. If the company is purely local, the hostess and her friends settle the cast of the piece among them according to understood rules, and every part, however small, should be played for all it is worth. Those who have accepted a part are bound in honor to attend if possible. The endeavor of each player should be to give due emphasis and effect to his or her character in the play, without any attempt to put the other actors in the shade. Host, hostess and guests must work to a common end, and the audience will not fail to applaud with fair discrimination the general result, or individual excellence.

The Tea Party.

The least formal, most friendly and enjoyable of all entertainments given at home is the tea party, and the numbers invited may vary according to the capacity of the establishment, from one to three decades. The imagination of the housewife, with the skill of two or three housemaids, will prepare two rooms for the company, and no more is required for comfort. In one of these the guests will be received and entertained after the manner of a conversazioné, but without the parade of preparation then expected; and in the other, tea, with its concomitants, not a sumptuous meal,

but elegant refreshments may be set out on side tables, waiting the convenience of your friends. When the space is limited hand refreshments round, but your lady friends must be seated, and gentlemen should be. The household conducted on most economical principles can indulge in such hospitalities without injuring its repute for frugality, and yet there is no form of pleasure party that brings people together within the home circle, more likely to promote neighborly feeling. Your guests should be of one set, or must be introduced in such a manner as to remove coldness and constraint, so that none shall hesitate on request to sing or play to favor the company.

You may not find many such entertainments in the residences of *bon ton*, but there is nothing in the gathering itself except its friendliness to militate against style and fashion, and every elegance may be added. There is another charm about the tea party; it can be arranged at two or three days' notice to meet a new comer whom you wish to present on the best footing to your friends, the invitations in any form being on time if issued two or three days before the event. Note, card or oral invitation will suffice.

Fete Champetre or Matinee.

Next to the party just described the most delightful is the *fete-champetre*, and in some respects it is superior, because, among other features, it includes sunlight and fresh air. The establishment must be more extensive, and the demands upon its resources are larger, and yet the matinee can be elegantly arranged at moderate cost. You are dependent upon the weather; consequently the season must be summer or autumn, and there must be a lawn and grounds for your guests, who should be people of fashion indulging in costly attire. The show on the grounds will depend largely on the rich costumes of your friends, consequently your cards should be issued at least two, and, when convenient, three, weeks before. The outfit for a successful fete is a marquee on the lawn, a brass band, and the services of a thoroughly competent glee club, willing to sing in the open air.

The master of ceremonies is not demanded in entertainments of this kind, as nobody looks for formal introductions, and the promenade is altogether informal. Luncheon may be spread in the marquee if large enough for the company, or otherwise indoors; but dinner is no concern of the hostess, as her company arrives and disperses technically in the morning, say between one o'clock and six, so that they may dine at home. The refreshments provided for the fete or matinee will have relation to that fact.

Croquet and Archery.

Call together some very fashionable parties, at about three in the afternoon, the morning of the *bon ton*. The grounds needed for a fete are precisely what are wanted for these entertainments, but they must be fitted with appliances for croquet if that is the game to be played, or for archery if the target is the aim of your friends. Seats informally placed in pleasant nooks should invite to repose those who are seeking rest from promenade or sport, and a light luncheon may be provided in a marquee, or handed round. There is no more need for ceremonial introduction than at the fete, but the guests should be people of fashion for obvious reasons. The company will order their carriages in time to return for dinner.

ARCHERY PARTY.

Country Parties

may vary in many respects, partaking of the features of each form of entertainment described under the last two heads, or any of them, blended as convenient. Dances are in order, not ambitious attempts after the manner of the ball.

Most of the guests are acquainted, but the hostess need not concern herself about introductions; in the sociability incident to such gatherings, formality is at a discount. Be ready for any humorous proposition, and second it with all your heart, if that be possible; you will then meet most of the requirements of the country party; but among villagers proper, have a care as to the subjects introduced in the way of conversation, as the bucolic people have strong predilections on local questions. The hostess welcomes every guest with a shake of the hand, and an adieu without the same mark of regard would be cold. Every member of the family must be recognized in the same way.

If the gathering is for a tea party the guests will arrive about eight o'clock and disperse not later than midnight. There is no latitude in the country as to the hour fixed for arrivals, but departures are at the option of the guest; only there should be fair excuses if he leaves very early. Arrange for all the company to sit at table if possible, but when the company is too large for the tables, seat the ladies and hand refreshments to the rest of the party, but remember that appetites are well known and respected in the country, and provide for their gratification plenteously, though without ostentation.

Picnics

might have been considered as the morning variety of the country party, but a distinct head will facilitate reference. Invitations in writing, or by card, may be sent out early, as ladies must have ten days at least for their toilet preparations, and answers should be sent to enable the hostess to provide for her numerous guests without waste or pinching frugality. Carriages may be appointed to rendezvous near some well-known spring, or in any other easily recognized locality, where the host and hostess will be the earliest arrivals, having sent forward a conveyance with the refreshments for the day, under the care of their servants. If any of the guests have no carriages, provision must be made to send them to the place, and in many cases it is found conducive to hilarity to have all the party housed and transported in one large covered vehicle, which is convenient as a refuge during the day, should there be rain, or too fierce sunshine. Sometimes the start is made very early in the morning, and any guest who is not on hand at the hour named should be abandoned to his own devices, in consideration for the others, who have come to time, and for all the arrangements of the picnic. Forms and ceremonies are not the main ideas of such entertainments, but the soul of courtesy will pervade every word and action, to make a good time for everybody.

Servants, except those sent forward with refreshments and retained for the more irksome labors of distribution, removal and return, are *de trop* in picnic parties. All the pleasant toils of attendance upon the ladies devolve upon the gentlemen, and to them even toil in such service is a delight. Every suggestion is welcomed that brings new pleasures within the reach of the party, but straying from the main body is a selfish procedure. Gentlemen always see to the ladies' comfort as their first consideration, and at the close of the entertainment the guests return thanks to their host and hostess for the rich treat their hospitality has afforded.

Parlor Lectures.

The best intellectual amusement that can be provided in any locality, and all things considered one of the least expensive is the parlor lecture. Ladies and gentlemen eminent in the profession, make this description of entertainment their specialty, in Eastern society more especially, and during the proper season for in-door pleasures, the ladies in some fashionable neighborhoods arrange in *petite comité* to throw open their parlors, on successive nights, or at intervals when more convenient to accommodate and delight their friends, by bringing them in contact with eminent specialists, who will address them in a conversational manner on the subjects given in each programme, and after an hour or more so occupied, receive suggestions for further elucidation, or answer questions asked by the company, with additional illustrations, to make their meaning clear. The ordinary lecture in a crowded hall among people unknown to you, and where there is no opportunity to ascertain precisely what is meant if you do not grasp the purpose of the speaker, without calling too much attention to yourself, or crowding through the audience to the front after the finish of the exercise, gives no idea of the pleasure and gain attending this elegant form of social gathering.

The lecturer is eminent in the branch of research to which he calls your attention, and his discourse for the evening, not written, but given extemporaneously, though carefully digested, will deal with some question of peculiar interest, not hackneyed by debate.

The parlor or the drawing room, the most handsome and commodious room in the house, is used on the occasion, and without being crowded, is filled with chairs enough to accommodate all the guests invited. No platform or staging is necessary, as the lecturer does not stand to address his audience. A handsome table with a lamp to facilitate reference to notes, should notes be used, will be the only specialty in the arrangement, and that may be placed in the center or at one end of the parlor, just as may best suit the taste of the lady to whom the entertainment is due. The lecturer will be entertained as one of the guests, with whom he will mingle on terms of social equality during the evening, and there will be no presiding officer, as no occasion can arise for his or her offices.

Sometimes when churches and other institutions have fallen into debt, and ladies, who object to fancy fairs with their attendant lotteries, which are not received with favor among thinking people, wish to lift the embarrassing load, they arrange with eminent parlor lecturers, to give a series of their entertainments, in the most attractive parlors or drawing-rooms in the locality, selling cards for the course in advance. On such occasions it is not the custom to issue invitations because the purpose of benevolence would be defeated, and introductions do not become general; but a very pleasant and remunerative course of lectures results in the shrinking or extinguishment of large liabilities. Unlike the bazaar, the labor cast on the ladies is light and the outlay is inconsiderable.

Music is unnecessary as an accompaniment to the parlor lecture, which fills the evening with a pleasure entirely its own, commencing about eight o'clock and terminating soon after ten. Company will arrive at any time after half-past seven, and those who assemble early are usually on such terms with the hostess, and each other, as to make conversation general, until the lecturer takes his chair at the table. After that time conversation will cease until the lecture has come to an end, when remarks will be addressed to and answered by the specialist engaged for the evening, or course.

The parlor lecture should be given and enjoyed for its own sake, and when that is the case, invitations should be issued by the ladies who have arranged the programme, not less than one week before the time fixed for the first lecture. Each lady will issue her own invitations, and should make them as numerous as the size of her drawing-room, and the claims of her circle of friends, will permit. Refreshments are not provided when parlor lectures are given.

Etiquette of Public Places.

WE PASS at one step from the kinds of entertainment in which pomp and ceremony would be monstrous, to the etiquette of public places, where forms must be rigidly observed. There would be no good purpose served in repeating what has been said elsewhere as to etiquette to be maintained on the street, and in the ball-room, so far as these apply to public places; but in passing, it will be well to say, that, whether casting aside ceremony, or firmly intrenched behind its bulwarks, ladies and gentlemen never fail to make it apparent to their friends, that high-souled courtesy is the ruling principle of their lives.

Gentlemen never invite a lady to any public amusement on the spur of the moment, nor will a lady accept such an invitation, unless from a near relative. The day before is the shortest notice that should be given, by oral or written invitation, and when the gentleman is inviting the lady for the first time, he must include another lady or member of the family. The lady invited will answer without delay, so that good seats may be obtained if she accepts, and in the event of her declining another lady may be solicited to participate.

When entering a place of amusement after the performance has commenced, make as little noise as possible, and always be on time if that can be arranged. Enter walking by the side of the lady unless the entrance or aisle is too narrow, in either of which events the lady yields precedence, as the gentleman must communicate with the usher, find the seat, and make arrangements. The inner seat, or that from which the best view can be obtained, is the privilege of the lady, the gentleman taking the outer or less advantageous position. While the play or concert proceeds retain your seat, and preserve silence, as standing or making a noise must disturb or inconvenience others. Conversation at intervals between the acts, and in low tones, is desirable, but whispering and loud talk are inadmissible, together with all eccentricities of manner. Whatever conduct would be blamable in the drawing-room must not be indulged in when you attend public amusements. If a gentleman is recognized by a lady in the boxes or stalls on the other side of the theater, he will bow; but the lady will give only the faintest form of acknowledgment. No gentleman will quit the side of the lady whom he is escorting to visit the refreshment rooms, or for any purpose except on the lady's behalf, during the evening.

At a concert, when an interval is allowed for promenading, the escort may ask the lady if she desires to walk, and he will attend upon her, whether she promenades or retains the seat. Applause at concert or play should be moderate. A gentleman escorting a lady will not surrender the position he occupies, even to another lady; his duty is to remain beside the lady who has honored him with her company, as well between as during the acts. During the promenade on such occasions friends will not continue to recognize each other; once suffices; and a lady will not stop to converse with other gentlemen, nor accept their company and attentions. Long conversations, even between intimate friends, in public places, must not be entered upon.

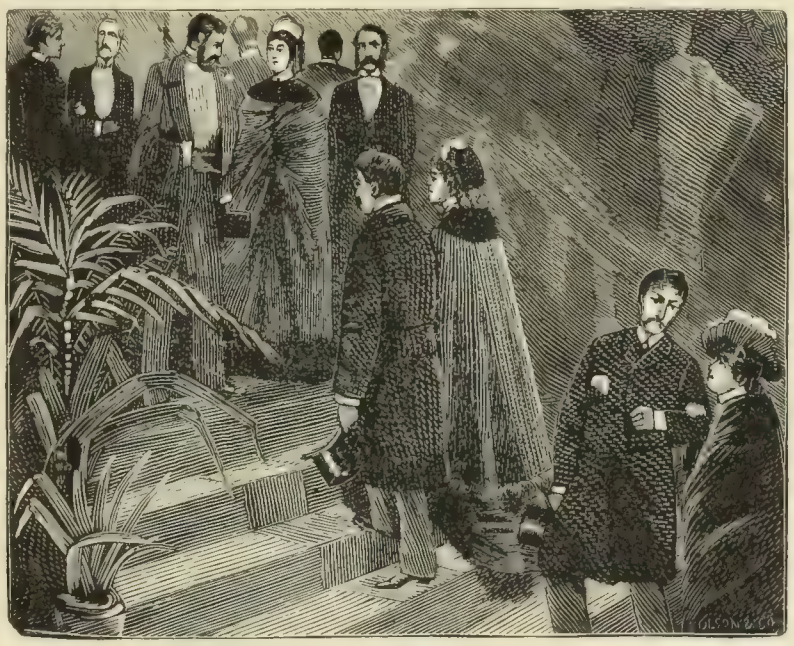
The libretto of the opera and the bill of the play are necessary to the understanding of the amusement, and must be obtained on entering the opera house or theater, but if you cannot obtain it at that time, send the usher to procure what you want, as it is wrong to leave the lady alone. Convey the lady to the theater, and on her return home, in a carriage if possible, especially in unpleasant weather. If there is a crowd the usher will clear the way through the aisles. Between the acts, a gentleman having

been recognized by the lady you are escorting may join you and converse for a few seconds; but if that gentleman is escorting a lady he does wrong to leave her side, even for a moment.

Returning from the theater or opera, you will leave the lady at her door, even though invited to enter; but it is a duty to ask permission to call on the following day, and leave will be granted. Sometimes programmes that are full of promise eventuate in dull performances, but the lady will not express dissatisfaction, lest her lack of pleasure in the entertainment is taken as a reflection on the judgment of her escort, to whom thanks are due.

Gloves will not be removed, even to shake hands, in any public place of amusement.

When a party has been made up to attend the theater, a gentleman being urged to participate may join the group if there are more ladies than gentlemen; but unless actually invited he will not offer his company. Gentlemen escorting ladies will of course defray all expenses, and if one gentleman acts as treasurer, the others of the party will subsequently arrange with him, in a just and liberal manner, avoiding all meanness.



ETIQUETTE OF PLACES OF AMUSEMENT.

Attendance in Church.

The duty to attend church "on time" need hardly be enforced; the rest of the congregation should not be disturbed after the commencement of service. On arrival at the door gentlemen reverentially remove their hats and enter the aisle without haste or noise, unless they are strangers, in which case they wait the convenience of an usher, who will allot them seats. The pew is generally private property, upon which it is an intrusion to enter uninvited.

When a gentleman is escorting a lady to his pew, he walks beside her to the entrance, and then steps aside until she has taken the innermost seat, after which he takes his place. Conversation in a low tone touching the service is not improper before worship commences, but whispering, laughing or loud talking is inexcusable; and if there are young children in the party, they should be taught to keep perfectly still. The courtesies of the time may be exchanged before entering, or after the service, but never in the body of the church during the hours allotted to worship.

Do not enter a place of worship unless you are in sympathy with the forms observed there, but when you find that you are in a church with the services of which you do not agree, you will best discharge your duty by conforming to the ceremonies of the place for the time, and avoiding subsequent attendance. In your own church you will politely offer a seat in your pew to any stranger who may be unattended by the usher, but that duty can be discharged in silence. If any unusual noise should be heard near you, give no outward heed to the disturbance; the ushers will quietly remove the cause. Whatever act of civility you offer or receive be silent during service, and arrange all things to prevent noise; as, for instance, when you share your hymn book with a stranger or pass him another book pointing out the place, you need not say one word. Carry your hat, umbrella or cane into the pew, and be careful that they do not fall, distracting attention.

A Protestant gentleman will not attend a Roman Catholic church from motives of curiosity, but when circumstances make it incumbent upon him to visit the elder church, he will act in a manner that will indicate his regard for the conscientious convictions of others. The same remarks apply to Catholics attending Protestant churches. Gloves will be worn in church unless the lady or gentleman is about to use holy water, or participate in any other such rite. The minister would not officiate with gloved hands.

Strangers may visit a church to observe its beauties of architecture and ornamentation, when there is no service onward, but even then respect is due to the edifice; more especially should devotees be in attendance. Crowding about the church door when the congregation is entering or leaving is against etiquette, and a cause of annoyance. Departure from the church must be slow and noiseless as the act of entrance, and all noisy salutations must be avoided, even after you have passed the vestibule. On ceremonial occasions, as at a funeral, when you are not personally concerned, remain in your place till the mourners have passed your pew; then fall into position and move with them toward the exit. When a christening calls you to the sacred edifice, having to participate as sponsor or otherwise, accompany your friends, but do not carry your presents to church; they should be given on the previous day.

Church and other Fancy Fairs.

Fancy fairs differ from other such gatherings for commerce, because the buyers and sellers are mainly interested in some other purpose above the purchase and sale of goods, such as redeeming a church, school-house or institution

from debt, and ladies unused to storekeeping serve the various stalls. Gentlemen who would show no such mark of respect in ordinary places of business, remain uncovered while in attendance at a fancy fair, to compliment the ladies.

Chaffering as to the price appended to an article is wrong, because you can buy or pass without buying, and any unfavorable comment is ungracious to the ladies concerned in preparing or selling the articles for a good object. Urgent entreaties to buy should not be indulged in, as people who attend will use their own judgment as to purchasing, and their presence is an evidence that they are willing to assist. Conduct that would be condemned elsewhere, cannot be justified by the fact that it brings discredit on a good purpose.

Refreshment tables and lotteries are parts of the machinery of fancy fairs, about which good people differ materially, but there can be no doubt that ladies should not lend their persuasive eloquence to either system of money-making.

A gentleman may not demand change, should he overpay for any article he may purchase at a fancy fair, but the lady will hand the change without demur, leaving to the gentleman the graceful opportunity which he has probably considered to offer the overplus as a contribution. In all cases gentlemen should provide themselves with such sums as they are willing to bestow on the fund, and their smallest purchases deserve thanks.

Studio and Picture Gallery.

The studio of the artist is his empire, and within that domain you must not question his absolute authority. He has a right to demand that you shall not meddle with his work in any stage, uninvited. The picture with its face to the wall is sacred. The portfolio must not be touched. The lay figure, drapery, furniture or article of virtu is "taboo," and has been posed for artistic purposes which deserve respect. Never enter a studio unasked by the artist, and when you are invited go on time, as every moment is golden.

Children are perpetual sources of apprehension in a studio; therefore leave them at home, for their own comfort and that of the artist, as well as your own. If you have promised to sit attend at the moment named, because other subjects are to follow you, and will be inconvenienced by want of punctuality on your part. If the artist is at work, remember that your persistent notice of his operations may annoy and disturb him.

The courtesy you would show to a guest in your house is due to an artist. If you like his works, show your appreciation by quiet attention, and if you do not approve, be silent. Extravagant praise or blame would be equally ill-bred, but a few words modestly said may convey your friendly regard in good taste. The studio is a workshop where undertakings not yet ready for the public eye are in progress, and where confidential commissions may be executed; consequently you will see nothing there beyond what you are invited to examine. An unfinished picture is not a matter for exhibition, even though you may have given the commission.

Some artists smoke in their studios, and others object to the aroma of tobacco among their paintings. Gentlemen never smoke in the apartment of another without permission. Act among artists as you would among other gentlemen, and as you would not whisper in the drawing-room, do not indulge in such a solecism in the studio. You may give rise to the idea that you are unfavorably criticising the works around you. The bargains and commissions of the artist are not public property unless he chooses to make them, and undue curiosity in such particulars is an impertinence, offered to a gentleman who has claims on your courtesy.

You may mean to purchase a picture, and if so there is no harm in your mentioning that fact, connecting it with your approval of some work then before you, of which you may ask the price, but it would be wrong to chaffer about the sum asked, beyond mentioning the limits of your proposed outlay, so that the artist may consider your offer if so disposed. Generally the better plan is to send a courteous note to the artist with a definite offer, or to employ an agent or mutual friend as buyer.

Some visitors to studios outrage the proprieties by touching frames and pictures with hands, canes, parasols and other articles as though they could not be hurt; while their loud comments on art generally, and on the specimens before them, imply that all beside them are in their novitiate. Others use the studio as a place for discussion and disputation, oblivious of the fact that artists live by the exercise of their genius, and by the visits of appreciative buyers who have no interest in general gossip. Your well-meant criticisms, however wisely directed, may be the means of deferring or defeating an intended sale.

Etiquette of Shopping.

General Washington was expostulated with for raising his hat to a negro, and he replied, "I would not allow any man to outdo me in politeness." Courtesy in the store, exhibited in conversation with proprietors and clerks, is as necessary and commendable as the same quality in the drawing-room. A lady marks her goodness and wisdom by using polite forms of speech when, instead of saying, "I want," she says, "Will you, if you please?" after indicating the article she wishes to see.

Purchase some article at the counter if you find it possible, as the clerk will be discredited if he does not effect a sale after showing you many articles. Apologize for extra trouble given in any case, and when you leave the counter bow politely.

If another lady is examining goods that you wish to see, wait until she has finished with the article, and then take it in hand. Opinions given unsought indicate ill breeding, in a store as elsewhere. Especially avoid audible comparisons with the goods seen in other stores, and when only a small purchase is made after a large amount of trouble, apologize politely for the inconvenience you have caused. You need not carry parcels; the shopkeeper will be better pleased to send them in his delivery van.

ETIQUETTE OF THE VISIT.

VISITS were formerly possible only to the wealthy, to near neighbors, to persons engaged in commerce, or to pilgrims; they are now indulged in by much wider circles, and the amenities of such occasions make life various and delightful. We have noticed the ceremonial call, but we now refer to visits of some duration among relatives and friends in which mere ceremony is put aside in favor of a more charming etiquette. Unless your intimacy or relationship warrants a departure from general rules, never "drop in" upon friends without a special invitation, as visits requested without setting a time for the arrival do not suppose preparation, and the host may be seriously incommoded. When traveling, if you stay in the locality where friends reside, drive to the best hotel, and send them an intimation of your presence; they will wait upon you there and extend hospitalities, unless particular causes render that step inconvenient.

There are periodical disruptions of every home, such as housecleaning, and other less regular visitations of trouble, which even *pater familias* would escape if he dared by sojourning elsewhere, and your happening in at such a time would intensify domestic afflictions, involving you in some degree in the unhappiness of that juncture. Your friends, although pleased to receive you generally, should be informed of your possible call, and permitted a graceful opportunity to say, without pressure on your part, that they will be delighted to have you "make yourself at home."

The rules that apply to friends have the same force with relatives, unless the connection is so near that your room is always ready, and no ceremony is needed on your arrival. When you have been invited for a set time, observe with care the limits of the invitation, as your friend's house is not a caravansary, and however large, other guests may have been favored in the same way, so that the presence of persons not expressly included, however welcome on general principles, might have the effect of an unwarrantable intrusion. Husbands and wives should not be separated in friendly attention, but your attendants and children may find comfort in "the old house at home," without diminishing the joy of the visit.

Time is an element in every welcome, which the wise will always remember; other guests may be invited to follow you although your host would be pained to mention the fact, therefore, intimate your intention to depart at the end of the week if no time has been named for the termination of your pleasure in that household, and adhere to that purpose, unless you are overruled by the hospitable desires of your friends. If you are prevailed upon to remain beyond the time indicated, arrive at a definite understanding on the subject, so that the round of delight may be compressed and your exit may not seem abrupt.

Invitations to visit are usually in writing, and when orally tendered should be accepted in general terms, dependent upon mutual arrangements, to be determined by letter at a later date. Subsequently you will hear from your friend again, naming a particular time, or pressing for a day to be named. Unless such attentions are urged upon you it will be well to postpone your visit. When you are so honored answer by return accepting, if that be your pleasure, but reserving the decision as to time at least one mail, until you have considered your engagements. You can then fix date and hour of arrival; which must be scrupulously observed, unless some unforseen insuperable difficulty arise, of which the telegraph wires will inform your friends and save them from useless attendance on incoming trains. Such precautions must never be overlooked or you may alienate your best friends, who have asked your presence presumably at the season when they can best wait upon you and promote your happiness.

The preparations for your reçeption have been in progress for many days, and elegant hospitalities await you. The room which you may have occupied before is made ready for your coming with care, suggested by the season, orderly and well appointed, and the bath-room inviting your presence. You will see at once that it would be wrong to slight such politeness.

While your guest remains, his room in your house must

be as sacred from intrusion as though the house were his own. At the time he is expected, unless he travels in his own carriage, a rare privilege in our time, wait upon him at the railroad station in your own conveyance, and give him a preliminary welcome, reserving your warmer manifestations of pleasure for his advent to your own home, where he will be ushered to the rooms made ready for his comfort as soon as convenient. When the mysteries of the bath and toilet have made him anxious for refreshments, you will be ready with whatever kind of meal is suggested by the hour; and if your guest has arrived late at night it will be politeness to give him a late breakfast the next morning. After that meal, unless special circumstances render deviations necessary, make your friend aware of your regular mode of life and he will accommodate himself to your pleasure, as he must be aware that any irregularity on his part will disrupt your domestic arrangements.

In almost every locality there are some points of interest or beauty that you think specially worthy of notice, and as your guest depends upon you for guidance during the hours that may be exempt from correspondence or literary labor, the programme of excursions and visits in the neighborhood, and the reception of calls, must be determined by you, subject to any personal habits of your friend, with which you may have become familiar. If your friend has any business to transact during his stay and desires your attendance upon him, meet his views if possible; but upon the slightest indication that the matter to be transacted is confidential, respect the privacy which belongs to all such affairs. The host will of course invite any friends of his guest in the same city to visit him during the stay and partake of his hospitality in some form, including by way of introduction, if they are strangers, the invitation of the guest in the letter conveying his polite attention, and in any case they must be notified of the guest's arrival so that they may call. The host must give the guest all possible pleasure, and the visiting friend will conform to the ways of the household, and give the least trouble possible.

The round of gaieties while the guest remains should be as complete as possible, without falling into senseless dissipation: although pleasure is the reasonable object of the visit on both sides, there are duties which neither can neglect without shame and loss; therefore the host will respect the needful demands upon the time of his guest, and if possible attend to his own pursuits at the same hours, leaving leisure for free disposal of his energies, when the guest may be entertained. This course fully understood will assist materially to place the visitor at his ease. Ladies more readily understand the amenities of such occasions than gentlemen, and it is no infraction on routine to see the accomplished friend, whose pen or pencil may delight thousands, giving an hour to the family work-room to help the hostess overtake her arrears, unless that lady is urgent in declining her aid. No visits can be made in the neighborhood without previous consultation with the friend you are visiting, and that obligation is mutually imperative.

Sorrow falls like a thunderbolt sometimes from an unclouded sky, and thus you may be called upon to minister to affliction in the house of your friends, where you were asked to participate in joyous hospitalities; in such a case use your discretion; remain and assist if you can be really useful, while tendering your voiceless sympathies, for deep sorrow is often silent; but if you cannot render service, otherwise, tender your adieux in friendly regret.

When you visit friends who live in a less pretentious style than others in your circle, be silent as to the differences you may observe; the hospitality of your friends, not their wealth, should be the charm of your stay, and disparaging remarks must alienate their regard, or lessen their esteem for you. The servants of the household will provide you with anything you may require, which may have been overlooked by the hostess, and which cannot be supplied by yourself, but in an unobtrusive way you should take for your use anything you can foresee the likelihood of wanting, and lessen as much as possible your demands upon the household, always remembering that the servant whose duty it is to attend upon you will not consider any reasonable request a trouble. Should you unfortunately destroy or injure any article in your own room or elsewhere in your friend's house, it is your duty to make the loss good, although your host will of course decline any such suggestion on your part, and you will show polite and priceless attentions in small presents to the hostess and younger members of the family.

Acknowledgments of hospitality by expensive presents are not required under any circumstances, more especially if you can requite the obligation in your own home; but when a gentleman desires to make any such offering, he will delicately tender the article chosen for the purpose to the lady of the house, or for the youngest child.

You will not expect the host and hostess, who have many duties, to give you their personal attention all the day—providing for your comfort must occupy some of their time—but you will have their establishment at your disposal, and when they can afford you their company it will be a pleasure on both sides, the more enjoyed because of the enforced interval. Your day is more completely at your own disposal, being a guest away from engrossing business pursuits, and when you are called upon by your host or hostess to make calls or take part in any course they may suggest, respond gladly.

Being a Protestant you are not bound to attend the Roman Catholic church because your host may do so; nor would you if a Catholic, under similar circumstances, be called upon to attend Protestant worship; but you will not argue the question nor even mention it, unless it is forced upon you. Should you attend church conform to the customs of the place; family prayers are obligatory in the same degree. When guests of divers views meet in the house of a friend, the rules of good fellowship will be promoted by gentlemanly forbearance in a hundred particulars, embodied in the axiom: "Whatsoever ye would that men should do to you, do ye even so to them."

Wedding Etiquette

THERE are writers who contemn the idea of etiquette in affairs of the heart. Yet it is precisely where the feelings are most likely to be engaged on one side, if not on both, that some recognized forms must be observed to protect either side from misconception, or what may seem like unpardonable intrusion on the part of the other. The etiquette of the occasion does not dictate the love letter, nor provide the form of expression in which the young gentleman whose heart is engaged, and whose affection is returned, shall utter the manliest feelings of an honest heart; that may be, and must be, left to the impulse of the moment, with every man who is worthy of a partner; and the fact that his sentences may not be well rounded, that his voice may express emotion as he pours into the ear of the loved one the story that has been told so often, and so truly, in millions of lives, from before the time when Adam and his bride left Paradise after their misadventure with the serpent, will not detract from his success as a wooer.

Etiquette determines procedure in early days which precede an engagement, and regulates the terms on which the expectant lover may approach the lady, upon whose hand and heart he may subsequently formulate designs; but it does not presume to teach him how to love; that mystery is one of the out-pourings from the deepest founts of nature, beyond all aid from mere conventionalities, however well founded they may be in mutual convenience.

Etiquette prescribes the manner in which the engaged couple shall carry themselves in the presence of others, so that their affections may not make them ridiculous; and no reader will question the desirability of such provision. It resolves also the line of conduct which should be observed by others who may be brought in contact with engaged people, and that function is perfectly legitimate, without passing beyond "the modesty of nature."

When Engaged.

If the parties reside in the same locality, the circumstance of the engagement being known and approved, the lady should be waited upon in her home by some members of the family of the gentleman, but the cause of the call need not be spoken of, and the visit will be to the family of which the lady is a member, not to the young lady herself, expressly, although she will be its object. The families may continue their calls without contracting intimate relations, but the first call must be returned with reasonable promptitude; and there is no reason why the civility should not grow into warm, friendly intercourse between the two circles which may become so nearly related.

Under other conditions, when the engaged parties reside in distant cities, the engagement being duly announced and approved, there should be letters expressive of the feelings of the family of the gentleman toward the lady and her family, and to such communications prompt answers in the same cordial spirit are due. Following upon such pleasant formalities, the gentleman, who has obtained a preliminary acceptance, may offer some present, proportioned to his means and indicative of his feelings. Fashion changes in the matter of presents, and may well be consulted by its votaries, but it is almost an invariable custom in polite society to offer a ring or some article of jewelry graceful and costly, which may be worn and treasured by the young lady. If a ring constitutes the present, it will be worn on the appropriate finger of the left hand, and both parties to the semi-contract may wear that sign of the understanding arrived at, the gentleman's ring being a present from the lady, or a duplicate of his present to her, by the same maker. Other such elegant interchanges of presents, from the gentleman first, followed by returns of her own handiwork from the lady when convenient, signalize the anniversaries of birthdays, and the several holiday seasons, not omitting the day on which lovers are specially privileged to address their fiances, the feast of St. Valentine.

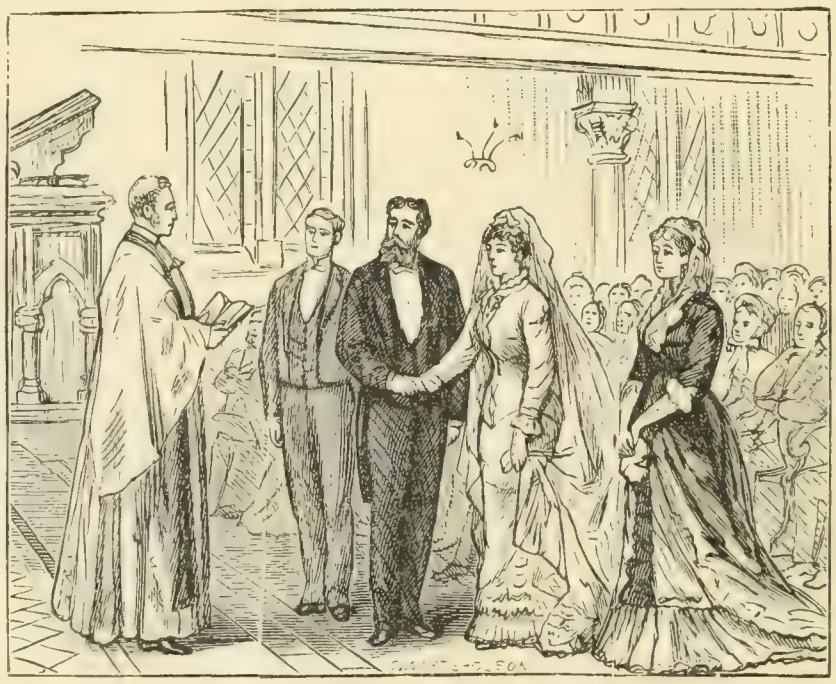
Engagements are sometimes broken with good cause, and painful as the severance must be, it is better for both sides that any circumstance certain to militate against happiness in marriage, should be acted upon before that point is reached. The steps necessary in such a case, whether taken by the lady or the gentleman, ought to be well weighed, and so addressed as to mitigate the suffering of the other side as much as possible. When it is evident that there is no avoidance of the rupture possible, a letter kindly, but firmly, conceived ought to accompany the return of all presents and souvenirs, letters and tokens of engagement; to which the other side,

even though conscious of a wrong, will respond in like manner, and the engagement must end; unless the person with whom the breach originated finds himself, or herself, in the wrong, and takes the necessary course to restore amicable relations.

After it is known that a lady and gentleman have become engaged, the gentleman will be received into friendly relations with the family of his betrothed, and will be included in all invitations which contemplate her presence among friends. She would be justified in ignoring any such invitation, in which the gentleman may be overlooked, but may use her discretion therein.

Mutual Relations.

Generous confidence and kindly regard should be manifested by both parties to the contract, and any show of jealousy, or of a captious, exacting disposition, bodes evil. Nor should they show a too devotional spirit toward each other in public, as that kind of olatry is never admirable, when seen by third parties. There should be a frank admission of tender feeling on either side, evidenced by manner, not by words, and guarded with such discretion that while none would doubt their affection, no comment would be challenged. These niceties of observance are necessary to prevent other gentleman making advances under the supposition that no engagement actually existed, while it is imperative that *habitues* of the drawing-room and ball-room should not be scandalized by a show of love-sick tenderness truly deplorable. The manner of the gentleman toward the lady of his choice ought to determine his status in society, and it will assist in no small degree to establish or dethrone him in the esteem of the young lady's family. There is no joke more senseless than that which witless people indulge in at the expense of mothers-in-law. As a rule they are kind and sensible women, deeply interested in the welfare of the two people, whom they are supposed certain to wreck and ruin. It is of course necessary when new ties have been formed, that the young couple should start fair in life, master and mistress in their own home, bearing unquestioned sway; but all that is quite compatible with the kindliest regard for the parents on both sides, who wisely abstain from interference in the new departure. Polite and deferential attention to the advice of the mother of your intended bride is always sound policy; but in all cases you will weigh advice before making a decision.



WEDDING CEREMONY.

To flirt is a mark of bad taste and want of judgment, whether the person indulging be lady or gentleman. A young lady not engaged, who makes herself conspicuous for that evil practice, is not likely to be sought by one of the opposite sex, save for a heedless flirtation; and when an engaged lady allows herself to be betrayed into any such act of indecorum, she imperils her relationship to the gentleman, upon whom her conduct must inflict pain. A gentleman capable of flirting is too vain and thoughtless to be a depository for the affection of a true-souled, worthy woman.

When to Wed?

It is the privilege and duty of the gentleman to be solicitous for the appointment of an early day for the wedding, but the lady has the power in that particular to say "Yes," and to name the season. The summer months are most favored for marriages, although every variety of weather is of good omen, as the old adage: "Happy is the bride that the sun shines on," is answered, or supplemented by another which says: "Happy is the bride that the rain rains on;" the great fact being that the proverb would be just as true if it contained only the words: "Happy is the bride." The day of the wedding, although it may be watered with tears, is often the happiest in a woman's life.

There are superstitious fears as to marriages, which have force with minds customarily well balanced. Few young ladies will consent to a marriage on Friday, for the same reason that a sailor will not ship in a vessel that is to sail on that day, although probably the seaman would rather sail on Friday, than not sail at all. May is not a month favored for marriages, unless the movable feast of Easter falls within its limits, in which case the Easter week redeems the matter. Lent is never an appropriate time, but any day of the week except Friday is acceptable; Wednesday and Thursday have the preference. June, July, and August, are the months most fashionable for marriages in Europe, that season being most likely to give fair weather for the bridal array and the honeymoon; but in this country weddings are almost evenly distributed over all seasons except Lent. In this country marriages must be in accordance with the laws of the various states, some of which require licenses from county or circuit courts in the city where the marriage is to be solemnized. The bridegroom must procure that document, and he should be attended by a near relative of the lady, qualified to make an affidavit that she can lawfully contract the marriage authorized by the

license. Wedding invitations have formed the subject for our artist graver on pages 226 to 232 inclusive, and we invite attention to the models.

Wedding Presents

must be sent to the bride, even though your supreme wish may be to do honor to the bridegroom. That gentleman will use his best judgment in selecting for the bride the handsomest present of jewelry permitted by his means.

Presents, except that in the hands of the bridegroom, should be sent to the house where the ceremony is to be performed, during the preceding week, where they should make a very handsome display, more for the sake of the friendly feeling manifested by the givers, than because of their intrinsic value. A young couple in India was ruined by a present of a white elephant which compelled them to live beyond their means. Those who wish to show their regard for the bride should ascertain the form of elegant souvenir likely to be most in keeping with her circumstances and take action accordingly.

Bridesmaids and Groomsmen.

When the wedding is strictly private bridesmaids and groomsmen are not required, but when the full ceremonial of the church is observed they are considered necessary to the occasion. There may be any even number of bridesmaids, from two to eight, with groomsmen to match; in the selection the sisters of the bride take first place, and the sisters of the bridegroom may be called on to assist, the cousins and friends of the bride completing the number. They should be younger than the bride, and wear dresses like her own, not more costly, although they may show more ornamentation, the principal decoration being flowers, and the dresses of a light, graceful fabric.

The bride will wear but few ornaments, gifts from the bridegroom, and from her parents. The dress itself will be conspicuously plain, but distinguished as a bridal costume by the garland and veil.

The duties of the bridesmaids are to assist in dressing the bride, receiving the company, and otherwise as occasion may arise. In the church they will stand on the left of the bride, the chief of the suite holding the bouquet and gloves of the bride.

The suite of the bridegroom, or groomsmen, receive the clergyman, and present him to the bridegroom, standing to the right of the bridegroom during the ceremony of marriage.

The busiest man among the groomsmen is the "best man," or first friend of the young benedict. It is his duty to make all disbursements, being made treasurer by the bridegroom; to present the white bouquet to the bride, to escort friends desirous to congratulate the young couple, to pay the charges incident to the day, and dispatch all business. The bridegroom presents bouquets to the bridesmaids, and pays attention to his young wife. When, as sometimes happens, the whole of the wedding party escort the young couple to the railroad station, to see them off on their tour, the "best man" assumes all business responsibility, as to tickets, seats and baggage, concluding his services by sending notices to the press.

The Marriage.

The ceremony may be performed at any hour, and almost in any place in this country, to suit the convenience of the parties, whether they prefer the church or their homes. Marriage by a magistrate is lawful, but there is a strong feeling in favor of the clergyman officiating. When his services are required, a carriage must be sent by the bridegroom or "best man," to bring the minister and his family to the place appointed. Carriages for themselves and their daughter are provided by the parents of the bride, the bridegroom being limited to provision for the bridesmaids and groomsmen, the latter of whom sometimes provide their own.

When the wedding is solemnized in church, the front seats near the altar are usually separated from the remainder by a white ribbon, being thus reserved for the families and relatives of the young couple. Ushers designated by a white rose, and chosen by the friends of the families being united, wait on arrivals and appoint them to seats. The ushers in a body receive the bridal party at the vestibule of the church, and attend them up the main aisle until they reach the altar rails, when they yield precedence, separating right and left, and taking their places in the rear.

The bride must be waited upon; no one may keep her waiting. Upon her arrival the clergyman must be near the altar, and before the time of her coming the bridegroom and his retinue should be in the vestry, so that no delay should dull the brightness of the occasion. The bridesmaids may accompany her to church, in carriages following hers, or they may await her coming, and receive her in the vestibule, where the party will form, the "best man" giving escort to the chief bridesmaid, and the others similarly companioned following in order, with the bridegroom sustaining the mother of the bride, and the father of the bride coming last of all, his daughter leaning on his arm.

Arrived at the altar, the bride will take her place as we have represented in the engraving to the left of the bridegroom; the father, whose duty it is to give away the bride, stands behind the young couple, but slightly in advance of the others, the mother just behind him. In the rear of the young couple the bridesmaids and groomsmen are grouped, the former to the left, the latter to the right of their respective principals. When a ring is used, the chief bridesmaid removes the glove from the hand of the bride. The responses of the bride and groom should be clear and distinct, but not too loud.

When the wedding takes place at the house of the bride, the room should be apportioned, part to the company and part to the bridal party, which can thus be grouped in order before the curtain is drawn aside; but when such an arrangement cannot be made, the entrance of the bridal party will be in the order observed at church. The parents of the bride will be the first to speak to her after the ceremony, then the father and mother of the bridegroom, then the as-

sembled friends in their order. The bridegroom gives his arm to the bride, moving toward the vestry, followed by his friends. In the vestry he will raise the veil and kiss the bride, some few of the more intimate friends of the bride following that example. As the party move slowly down the church arm in arm, the "Wedding March" should be played on the organ, and when the bridal party is seated, and the carriages drive off, the church bells should ring a joyous peal for two souls made happy.

Reception.

Brief receptions of an hour are customary in the house which the bride is about to leave, and intimate friends avail themselves of the privilege to congratulate the bridegroom, and express their desire for the future happiness of the young wife. Those who are acquainted only with the bridegroom will first address him, and he will introduce them to his bride; those who are not known to the bridegroom will address the bride first; as also will those who are acquainted with both parties. Those who are not acquainted with either, if privileged to be present may be introduced by the "best man," who officiates as factotum and master of ceremonies.

The young wife does not change her dress until she retires from the breakfast or supper provided in honor of the wedding, to assume her traveling costume. Her place is beside her husband on the right, at the center of the table, her father being at the top and her mother at the bottom of the table doing the honors. Refreshment having been taken, the cake cut, everyone assisted, the health of the bride and bridegroom given and duly honored with suitable acknowledgments, with all the compliments and good wishes that kindness can suggest, the bride, with her friends, retire to make ready for the journey, and soon afterward the young husband and wife start on their tour.

The Wedding Tour.

The objective point of the young tourists had of course been arranged before the wedding, and they are off on their journey, with every stopping place engaged beforehand, according to the ascertained wish of the bride. There should be no unnecessary haste, as there is time enough before the travelers to permit them to select their route and pursue it at their leisure, certain to find comfortable rooms awaiting them with requisite attendance at every stage There should be no display in the traveling costume of the young wife; a plain neat dress is all that is demanded. There is no company sought or desired beyond their own small party of one, they twain being made one, and having no time to consider "which one." The tour will be brought to an end at the time arranged for, as "At Home" cards, or "Reception" announcements have justified their friends in anticipating their return to partake in the pleasures of that occasion, before the day and hour named.

Calling on the Newly Married Couple.

None should call on the young couple unless they have received a wedding card intimating that their presence would be welcome. The mother or sister of the bride or some intimate friend must assist at the reception.

Be punctual on the days named for seeing company, not calling before nor after the hours appointed, and on the first day if possible.

Wedding cake and wine, or other appropriate refreshments will be handed to each guest, who will partake at his or her discretion, and express desires for the happiness of the new household, which will of course be acknowledged with courtesy. Bridal calls must be returned within one week.

Miscellaneous.

When circumstances call for any societary attention to the bride and bridegroom, their friends, the bridesmaids and groomsmen, must be included, and etiquette permits the bridal party on such occasions to wear the dresses that graced the wedding.

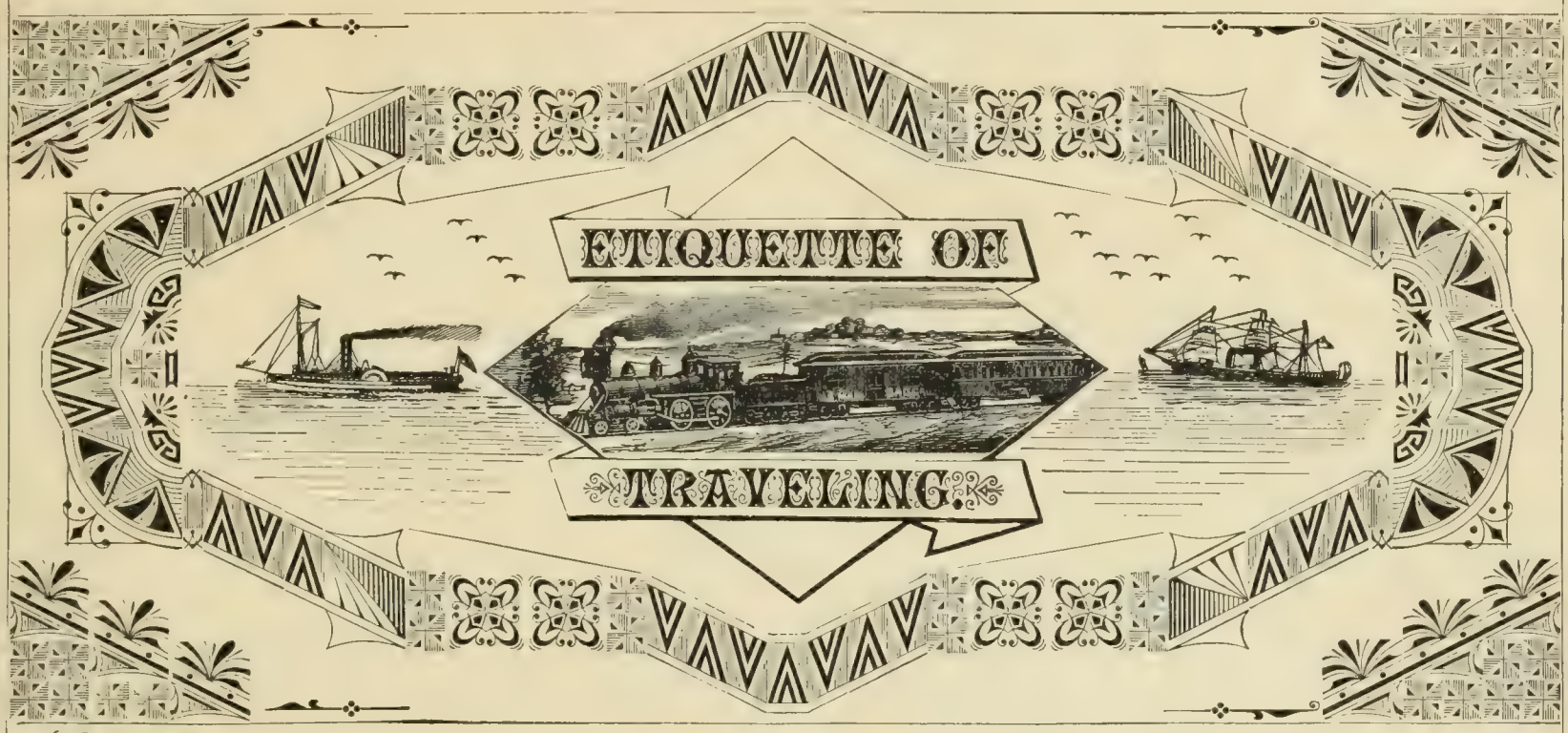
Deep mourning should not be worn at a wedding; even the widowed mother of the bride or bridegroom will lay it aside for the day and wear grey silk or some such tint.

The styles of dress to be worn, except as to the wreath and veil of the bride, are not matters of etiquette, but details in which fashion is supreme. The bridal dress will of course be pure white unless the bride is a widow, in which case it may be white, silver grey, or some light tint, and very often widows dispense with the distinctive adornments of the young bride the veil and orange wreath. There is no law in the matter except that modesty and good taste shall rule. The mother of the bride should be visited by her friends during the two weeks following the wedding, the call partaking of condolence on the departure—not the loss—of her daughter, and congratulations on her establishment.

Settlements.

Settlements are absolutely necessary in the interest of both the husband and of the wife, and friends are only prudent and considerate when they insist. The young lady should understand this and leave that point in the hands of her parents. The intended husband should state his circumstances in perfect candor, without ostentation, or suppression, and concur in any reasonable proposition for the security of his intended wife, should misfortune overtake him. He will carry himself as a gentleman, neither worshiping wealth nor contemning it, but seeing in money the means by which the happiness of his family may be in part assured.

The private fortune of the young lady, if she has one should be settled upon her; and if she has not, other provision should be made. The fund so put aside is an assurance that while it is respected, the pinch of absolute want cannot fall upon the wife of his bosom, and the children who call him father. The wife should also have control of an income, secured in such a manner as to make her in that respect independent in the detail of dress, and however limited the means of the husband, some provision of the kind should be a *sine qua non* on his part, to guarantee the self-respect of his partner.



NOMADIC habits are not favorable to politeness, and yet there is no occasion, in the whole round of civilization, which calls more urgently for the exercise of forbearance, and regard for others. We are not among those who condemn the traveler *per se* as necessarily a selfish person, but when that evil quality is strong in the nature of an individual, the experience of the nomad develops it to a degree of perfection seldom attained among the people who stay at home, and the influences of that eminent example pervade all ranks with which his journeys bring him in contact. We have seen in not a few cases the highest forms of polite attention to the wants and necessities of others, in the class to which we refer, but the natural tendency of travel is to harden the sensibilities, and make the man indifferent to the woes of the less traveled, who should have claims upon his sympathies. The result of this law may be seen too often in the rush for tickets, for accommodations of all kinds with which the traveled man is familiar, in which the national deference for woman is eclipsed.

Sometimes the novice enters upon the cares of the road with such unacquaintance with its primal necessities, as to provoke derision, not to say contempt, and to defeat courtesy; or with such annoying suspicion of all counsel and aid, that the worst elements in every nature are provoked into activity; and in such instances it seems natural that the repelled adviser should come to the harsh resolve to leave young beginners on the road to garner their own experiences. There are faults on both sides, and the Etiquette of Travel will aim at two phases of reform, commencing with the young adventurer who is starting on his or her first journey.

Your route has been ascertained beforehand, by inquiry among friends and agents, who have told you the lines of road that most conveniently reach your destination, therefore you are conversant with the times at which trains leave and arrive at their destination, the hours consumed in travel, the places at which you must change, and all other such particulars, so that with the aid of a railroad guide of the latest date, you can determine your movements, and upon your arrival at any depot you have not to bewilder yourself with doubts, nor trouble others with questions, at the moment when all their faculties are necessary to preserve themselves from confusion. If under such circumstances you still find it necessary to ask for information, direct your inquiries to some railroad official whose duties permit him to listen, and require him to treat you with courtesy, and you will certainly avoid much inconvenience.

Unless your journey is compelled by some urgent circumstance that has not allowed preparation, purchase your tickets early in the day, or on the day preceding. You can then proceed at once on your arrival at the depot to the carriage in which you desire to travel, and select a seat which is most likely to prove comfortable. In that way you avoid the rush to the ticket office, and much anxiety lest the train might move off before you are supplied, besides the very considerable risk that when your tickets have been secured you may find every desirable seat already occupied. Tickets in the sleeping car demand still earlier application, or you may have to accept accommodations that only increase discomfort. Obtain lower berth sleeping car tickets whenever possible, nearest the center of the car, and you will find refreshing sleep by night, after the newness of your journey has been overcome, and the best seat by day in the parlor car, with a good outlook. A lady traveling without escort will see to such points especially.

When a gentleman is escorting ladies, he will secure them all such comforts as the conveniences on modern roads permit, and the fair companions of the journey may rely on his knowledge and care, saving both sides from much needless worry and solicitude. There is no country in the world in which a lady may travel alone with more safety from impertinence than in our own, and the laws of the road may be easily acquired, so that strangers—non official—need not be interviewed. This is an important matter.

The gentleman whose duty it is to place a lady on the cars, will see to the shipment of her baggage first, and when that is checked to her destination, examine the check which is to be given to her, to be sure that it is correct, a duplicate of that on her trunk. When the train arrives, the tickets being secured, he will attend her to the carriage, and secure for her the best seat available, consulting her choice, besides placing her parcels where they will be safe and convenient. The lady will do well to cut down the number of parcels to the lowest, as she will then have less cause for weariness and fretting, and reference to her time table will save her from asking numerous questions. If the gentleman accompanies her on the journey she need have no trouble, but may resign herself to pleasant conversation on current topics. Stage coach travel called fewer people on the road, ladies especially, and the laws of politeness were more commonly observed under such conditions. A traveler in olden times always resigned the inside seat, or the back seat, to a lady; but railroad travel is indurating.

When the lady must stay by the way, secure a first-class hotel. Ascertain its reputation beforehand, then escort the lady to the parlor, to rest while you secure her sleeping apartments, or arrange for refreshment. When convenient, attend the lady to the door of her room, where you may resign her to the hotel attendants, having informed her at what hour refreshments will be ready, so that she may meet you in the parlor in time, with all signs of travel effaced. When the journey approaches its end, collect the parcels in advance, so that you avoid disquietudes at the last moment; then when you have reached the last station, hand the lady to the carriage, if you have one ready, or to the waiting room, while you provide one, and place everything in order. If friends are present they will take charge of the lady and her baggage, but if not, you will see that the checks are put in proper hands, with directions for the delivery of the articles they represent, as her convenience may dictate. The lady may then be escorted to her carriage, and if permitted you may escort her to her destination, asking permission to pay your respects on the following day, if she is handed over to her friends, but seeing to her hotel accommodations as before, if she is still among strangers, and time will permit.

Check all baggage to your destination, unless you may want it on the journey, and when near the end of your route give your checks to authorized agents recognized by the management, who may charge a trifle more than other expressmen, but can be relied upon. If other expressmen are employed, take their number, and also a receipt for your checks. A lady without escort may properly accept aid from any gentleman who courteously offers in case of need. The waiting-rooms and refreshment places devoted exclusively to ladies, must not be entered by gentlemen. Officials, and employés on railroads and steamers, will afford every courtesy to ladies who are unattended on a journey or voyage, but after a little experience ladies learn the value of wise self-reliance.

No gentleman will address a lady unless the necessities of the case demand that he offer some courteous service, but a lady may commence a conversation if the manner of the gentleman is good. It is rarely advisable to commence intimacies on a journey, either with ladies or gentlemen, but every rule has exceptions. Familiarities will not be permitted under any conditions, nor will any gentleman stand in need of a rebuff. A lady standing, has claims to a seat, that any gentleman will recognize without assuming airs of patronage. But some persons will sit in a street car while ladies stand during the whole journey; they do not deserve the name of gentleman.

Never occupy more than the space you pay for, unless there are few travelers; place your parcels in the rack overhead; have your valises checked. If you must reach over the seats occupied by other travelers, apologize, and under like circumstances accept apologies with a courteous bow. If you are about to enter a carriage, and a lady approaches, step aside and give precedence to her without comment. If the lady recognizes your action, raise your hat politely. If any assistance is needed you may tender your services. When you wish to leave your seat without losing it, before the journey has commenced, deposit your parcel or overcoat, and no one will take the place.

Gentlemen will sometimes intrude on the seats provided for ladies, especially in steamers, although ladies never enter the gentlemen's saloon under like conditions. Such rudeness is a scandal too often witnessed. Gentlemen surrender seats to ladies even on long journeys. Consideration for others is a mark of civilization. Fresh air is wholesome and necessary, but you must not keep your window open if it seriously incommodes others, more especially ladies, and ventilation can be procured otherwise; but do not object to an open window when others desire it, unless your health would be endangered by the continuance of the draught. Should you form any degree of intimacy with a fellow traveler, it ends with a courteous bow, at the termination of the journey.

Ladies may tender advice and assistance to the less experienced of their own sex, on a voyage or journey, if they have no escort. A kind word wisely spoken may relieve the tediousness of a lonely journey, and guard the unwary from imposition or rascality. Such politeness can be proffered and accepted without one doubt, and to give or receive under such conditions is a duty.

Your friend may pay your smaller fares without protest, on any occasion, because you can return the compliment with little delay, but it is niggardly to accept such attentions without proper acknowledgment and reciprocity.

THE icy hand of death is felt in every home, and the courtesies that may console affliction in other circles to-day, may become necessary among your loved ones to-morrow. It is therefore most important that the least experienced may be instructed as to the conditions which environ the mourner, and prescribe rules for the visitor, when sorrow affects the household. The deep distress of the bereaved family renders it desirable that some friend should relieve them of the necessity to transact the business incidental to the funeral, and from many painful interviews which at such times are otherwise inevitable. An intimate friend can ascertain and execute the wishes of the family, calling to his aid, if necessary, some professional person, as, for instance, the undertaker employed, who will advise on matters touching the ceremonial.

Ostentation and meanness ought equally to be avoided in the outlay and pomp of the funeral, which should be governed by the position held by the deceased, the condition of the family and the wish, if any on the subject has been expressed by the deceased, as sometimes the dying are very precise in their directions as to funerals and burial. The gentleman who undertakes the management should ask a lady friend to make the purchases necessary for the family previous to the funeral, as he cannot be expected to understand their wants, in such particulars, and none of the household actually bereaved should leave their home for any purpose, from the time of the loss, until after the funeral cortege, save male members of the family.

Much correspondence of a very painful description may be avoided by an announcement in the local press, of the death, and the arrangements made for the funeral. That will meet the requirements of distant friends, but those near and dear to the deceased, whether related or not, must be written to, on mourning paper, the depth of the border depending on the severity of the blow. Printed or engraved notes may be sent as matters of ceremony, but not where the feelings are touched, and private messengers must deliver all such communications, unless the distance is too great. Very near relatives are exempted by their affliction from attending the funeral, but all others who are notified of the loss should be present. We append forms of notice which may be written or engraved:

Yourself and family are respectfully invited to attend the funeral of Wesley H. Harris, on Thursday, Oct. 14, 1880, at 2 o'clock P. M., from his late residence, 3,209 Michigan Avenue, to proceed to Graceland Cemetery.

Or, if the services are not at the house:

Yourself and family are respectfully invited to attend the funeral of Wesley H. Harris, from the Second Presbyterian Church, on Thursday, Oct. 14, 1880, at 2 o'clock P. M., to proceed to Graceland Cemetery.

The pall-bearers who are to officiate must be notified by letter, and they should be personal friends of the deceased. The friend who has charge of the funeral will supervise, or send all the invitations, and provide carriages according to the requirements of the sad occasion; he will also instruct the undertaker as to the positions to be allotted to the guests, whose nearness to deceased calls for attention.

While preparations for the funeral are being made, friends will not call, except to leave cards, make inquiries, and offer service, should any be required. In the event of any more urgent call, the friend in charge will receive visitors, and save the family unnecessary intrusion.

As soon as death occurs some sign of bereavement should prevent casual calls; black crape on the bell handle, door-knob, or knocker, will serve if the person was advanced in years, and white ribbon if young and unmarried. The continuance of such insignia depends on custom.

Guests attending a funeral will be careful to present themselves at the hour named in the invitation, not sooner, lest they intrude upon the grief of the family, paying the last visit to the coffin, which is naturally deferred to the moment that precedes the arrival of friends to attend the last ceremony. The coffin stands in the drawing-room, to

which guests will be ushered, while the family assemble in a room near, but not adjoining. The services may be conducted in the house or in the church; if in the house some near relative, but not a member of the household, will receive the guests and see to their comfort. Ladies of the house will not be seen, but gentlemen may be without violating etiquette. When the service is to be conducted in church, guests will go there from the house, and will find the coffin covered in front of the chancel. After the service the lid will be removed to afford the friends an opportunity to look upon the dead for the last time; this will be arranged by the guests forming in the aisle, and moving slowly toward the coffin, which they will pass from foot to head, pausing a moment to gaze reverentially upon the departed, and then continuing their solemn march through the corresponding aisle to the church door. Conversation at such a time is improper.

Enter the home of the deceased with head uncovered as you pass through the doorway, and do not resume your hat until you are passing into the street. Be silent, or converse in low tones, for the presence of death must hush the tongue, and the grief of the family deserves consideration; yet the sibillant tones of the whisper would be more inappropriate than loud speech. During the hour that the service may last, you must drive from your mind the ordinary cares of life; if your friends are there, a silent pressure of the hand may be your only recognition; and should enemies be present, whom you would not recognize, subdue your animosity in the presence of the Great Conqueror, and salute with respect.

After service in the house or church, the clergyman will first enter a carriage, preceding the hearse, which will follow immediately the pall-bearers have done their preliminary work. Sometimes the ladies of the household cannot subdue the natural desire to follow the deceased to his last resting place, and, although that is contrary to English etiquette, it may be permitted in this country, where there is more liberty. The carriage next after the hearse contains the nearest relatives in the *cortege*, and the others follow in order of relationship. Sometimes the chief mourners follow the hearse on foot. The members of the family passing from their room, or church, to the carriages, and *vice versa*, will follow the friend who has charge of the funeral, who will attend them to their respective carriages, bring the drivers to their places in succession, see that the mourners are properly seated, and close the doors himself. Guests will not salute the mourners, but will stand with bared heads in the presence of their supreme sorrow, expecting no recognition. Guests stand uncovered, a line on either side, as the coffin is being moved on its way.

In England the carriages of distinguished persons without their owners, with blinds lowered, attend the funerals of friends, and in this country the empty carriage of the deceased follows his remains in some instances. Just as the horse of a mounted officer, draped for the occasion, and fully equipped, may form part of the ceremonial. In either of these cases the carriage or horse will come next after the hearse. Carriages will not be used for mourners unless the cemetery is at a distance which makes walking inexpedient. At the entrance to the cemetery the mourners and guests should dismount, the pall-bearers and bearers should remove the coffin from the hearse, and the funeral procession should be formed on foot, in the order observed at the start, every gentleman uncovered; the coffin, preceded by the clergyman, should be carried to the newly made grave, where the mourners and guests will stand on either side, while the last sad rites are being performed, and until the earth has been cast upon the coffin. Ladies attending the funeral should wear subdued colors or mourning.

When flowers are used to decorate the coffin, or room of the dead, they must be white, and friends sending such offerings for that purpose will send on the day of the funeral, in time for use before the guests begin to assemble. The ornament on the coffin of youth will be a wreath; on that of a married or elderly person a cross; the regalia of any organization with which deceased was affiliated will be placed on the coffin with floral decorations; and if he served his country his epaulettes, hat, sword, and other insignia.

Undertakers usually provide gloves and bands of crape, to be distributed to gentlemen as they enter the house of mourning, but it is more considerate for the guests to attend properly gloved for the occasion, leaving the undertaker only the crape to supply. Returning from the cemetery each guest will be conveyed to his residence.

If the members of any society of which deceased was a member desire to follow in the *cortege*, they will be honored with a general invitation through the president, and that officer will communicate to the friend who has charge of the funeral, or to the undertaker, the order in which the society would prefer to follow, with such other particulars as may be found advisable. Invitations may be extended through the local press, and the societies will be specified distinctly. If the person mourned has been carried off by contagious disease, the fact will be stated in the funeral notice, and in that case no invitations will be issued. The plumes on the hearse for a young person will be white, and for older and married persons sable.

Those who are in deep mourning are excused from paying visits of condolence, lest their own grief should be renewed. Cards for the family may be left in the week following the funeral, and calls two weeks later may be made with the expectation that members of the household may be seen, but there will be brief interviews, and but little conversation. A custom prevails in England which informs the friends and relatives of the deceased of his death, by cards bordered with black, and the method is coming into wide acceptance here. Such cards may be followed by letters of condolence conveying cards, but must not be held to invite calls before the expiration of the accustomed time.

Sightseers, tourists, and others who are visiting God's acre, to observe the monuments and mementoes of worth and sorrow erected there, will respect the grief of those who are paying the last sad attention to the departed, or decorating their graves, and should they join the throng, will comport themselves as friends extending sympathy.

THE ETIQUETTE FOR BAPTISM.

IN EVERY country there is some rite observed, by which children in earliest infancy are called within the pale of religious organizations. We do not presume to deal with theological matters; our province is to show what customs obtain in preparing for baptism, not trenching on the religious phases of that ceremonial.

Godfathers and godmothers are chosen among fast friends or near relatives of the family, whose influence may be exerted for good upon the future of the child, and they should be of mature years, belonging to the same church with the parents of the child, or they may not sympathize with the ceremonial. It is not right to offer yourself to fill this position, unless your rank or fortune be such that the parents would not dare to ask, though they might strongly wish you to officiate. When you are invited you should consent, if you can do so without compromising yourself; but if you cannot do as requested, excuse yourself in a manner that will not wound the parents, upon the instant, as the office must be filled by some other person, who has to be invited. When the godmother has been chosen, she may select the godfather.

Grandparents very commonly become sponsors for the first two children in the family, the grandmother by the mother's side, and the grandfather on the father's side, being the first called, and the other grandparents next; where there are no grandparents, the nearest relatives are invited, provided they belong to the same church. There are intrinsic reasons why godfathers and godmothers should have value in the eyes of parents, as they commonly bring some rich offering to the house, in token of their regard. A silver cup, sometimes filled with gold coin, is presented to the boy by the godfather, or to the girl by the godmother, the other sponsor in each case giving something of value in the way of jewelry or dress, according to their means, but parents are influenced by larger considerations in selecting sponsors for their children. The robe and cap in which the rite is received is very often the gift of the godmother, the fabric being some rich material pure white, with white trimmings

In all churches great importance attaches to baptism, and in the Roman Catholic church so much, that when a child is supposed in danger, it must be baptized immediately, in the house of the parents, if it is too young or weak for removal to the church. Otherwise it will be taken to the consecrated edifice as soon as its health will permit. In the younger church Protestants generally defer the ceremony until the child can be attended by both parents; but in all families the rite of baptism may be performed at home, when necessary, in this country.

When the ceremony takes place in church, the child is carried by the nurse, who is first in the little procession; the sponsors follow, as having the spiritual responsibility, but the godfather and godmother walk apart; the parents come next, or the father, if the mother is not yet able to attend, and invited guests in the order of nearness to the family, by blood or friendship, bring up the rear. When the company draw near the font, the nurse stands in the center with the child reclining its head on her right arm, the godfather to her right, the godmother on the left. The priest looks for an inclination of the head only when asking, "Who are the sponsors for this child?" Arrangements will have been made for an instant removal of the child's cap, and no sign of annoyance should appear if the little one is unhappy during the ceremony.

There is no fee charged for baptism, but there is no law against making presents, and sometimes in addition to recognizing the services of the clergyman, the poor are remembered by wealthy people, who give feasts and donations through the church; and the nurse generally has substantial cause to bear the day in her mind. When the ceremony is performed in the house, a carriage must be sent for the clergyman, and the company may be regaled with light refreshments, but none will stay long, the weakness of the mother being considered. Generally after baptism in church, the guests do not return to the house. Baby is the treasure of the household, and must be greeted with kindly comments, ladies carrying some pretty piece of their own work, and gentlemen gifts in silver.

Etiquette at the National Capital.

OFFICIAL Society at the National Capital is governed by a code of fixed laws. These social observances are prescribed with great exactness, and constitute the Court Etiquette of the Republic.

In the early days of the Republic the social question became of such great magnitude and interest that President Washington caused a definite *Code* to be drawn up. These rules were too exacting and arbitrary to prove satisfactory. Frequent and bitter quarrels arose in consequence of the clashing of social claims, which in more than one instance involved the Executive and his Cabinet. At last a code was agreed upon, which may be briefly stated as follows:

The President and his family are recognized as the head and front of the social structure.

No one may invite the President (as such) to dinner, as he accepts no such invitations, and pays no calls or visits of ceremony, although in his private capacity he may visit at pleasure.

It is customary for the President to give a series of State Dinners and official receptions during each session of Congress. Besides these, there are also general receptions, at which time the White House is open to the public, and any citizen of the United States has the recognized right of paying his respects to the President.

No previous engagement may be pleaded as an excuse for non-acceptance of an invitation to dine at the White House, as such an invitation takes precedence over all others, and must be promptly accepted in writing.

Presidential Receptions.

On the days appointed for the regular "levees," the doors of the White House are thrown open, and the world is indiscriminately invited to enter them.

No special dress is required to make one's appearance at this Republican Court, but every one may dress according to his or her own taste or fancy. Nor are there any forms or ceremonies to be complied with to gain admittance to the presidential presence.

Visitors are presented by an official to the President, hands are shaken, a word or two exchanged, and they pass on to be introduced by another official to the President's wife, to whom they bow, and pass on to make room for the throng that is pressing behind.

These receptions last from eight until ten o'clock P. M.

Besides the public levees of the President, the ladies of the White House hold receptions at stated periods, to which invitations are regularly issued. The President sometimes appears upon these occasions, but is under no obligation to do so.

A personal interview with or private call upon the President, can only be secured in company with or through the influence of some official or special friend of the President, although it is an easy matter to gain entrance to the White House.

State Receptions.

"On the 1st of January and the 4th of July the President holds public receptions, commencing at noon, at which the Foreign Ministers present in Washington appear in full court dress, and the officers of the army and navy in full uniform. On such occasions, the President receives first the Heads of Departments, Governors of States, Justices of the Supreme Court and Members of the two Houses of Congress, in the order named; then the Members of the Diplomatic Corps, who are followed by the officers of the army and navy. The doors are then thrown open to the general public, who for the space of two hours pay their respects to the Chief Magistrate of the Nation.

"The Vice-President of the United States is expected to pay a formal visit to the President on the meeting of Congress, but he is entitled to the first visit from all other persons, which he may return by card or in person.

"The Judges of the Supreme Court of the United States call upon the President and Vice-President on the annual meeting of the Court in December, and on New Year's Day and the 4th of July. They are entitled to the first call from all other persons.

"Members of the Cabinet call upon the President on the 1st of January and the 4th of July. They are required to pay the first calls, either in person or by card, to the Vice-President, the Judges of the Supreme Court, Senators, and the Speaker of the House of Representatives on the meeting of Congress. They are entitled to the first call from all other persons.

"Senators call in person upon the President and Vice-President on the meeting of Congress, New Year's Day and the 4th of July, if Congress is in session at the last named time. They also call first upon the Judges of the Supreme Court, and upon the Speaker of the House of Representatives on the meeting of Congress. They are entitled to the first call from all other persons.

"The Speaker of the House of Representatives calls upon the President on the meeting of Congress, on New Year's Day, and on the 4th of July, if Congress is in session. The first call is due *from* him to the Vice-President,

and the Judges of the Supreme Court, but *to* him from all other persons.

"Members of the House of Representatives call in person upon the President on the meeting of Congress, and on New Year's Day, and by card or in person on the 4th of July, if Congress is in session. They call first, by card or in person, upon the Vice-President, the Judges of the Supreme Court, Speaker of the House, Senators, Cabinet officers and Foreign Ministers, soon after the opening of the session.

"Foreign Ministers call upon the President on the 1st of January and the 4th of July. They call first, in person or by card, upon the Vice-President, Cabinet officers, Judges of the Supreme Court and the Speaker of the House on the first opportunity after presenting their credentials to the President. They also make an annual call of ceremony, by card or in person, on the above mentioned officials soon after the meeting of Congress. They are entitled to the first calls from all other persons.

"The Judges of the Court of Claims call in person upon the President on New Year's Day and the 4th of July. They pay first calls to Cabinet officers and Members of the Diplomatic Corps, and call annually, by card or in person, upon the Vice-President, Judges of the Supreme Court, Senators, Speaker and Members of the House soon after the meeting of Congress.

"The intercourse of the other officers of the Government is regulated by superiority of rank in the public service.

"The intercourse of the families of officials is regulated by the rules which govern the officials themselves.

"The ladies of the family of a Cabinet officer hold receptions every Wednesday during the season, from two or three o'clock to half-past five. On these occasions the houses are thrown open to all. Refreshments are provided for these receptions. They may be plain, consisting of chocolate, tea, cakes, etc.

"All who have called and left a card at a Wednesday reception are entitled to two acknowledgments of the call. The first must be a returning of the call by the ladies of the family, who at the same time leave the official card of the minister. The second acknowledgment of the call is an invitation to an evening reception.

"Cabinet officers are also expected to entertain at dinners, Senators, Representatives, Justices of the Supreme Court, the Diplomatic Corps, and many other public officers, with the ladies of their families.

"It is optional with Senators and Representatives, as with all officers except the President and Members of the Cabinet, whether they shall 'entertain.'

"The season proper for receptions is from the first of January to the beginning of Lent. The season for dinners lasts until the adjournment of Congress."

ETIQUETTE WITH CHILDREN.

ELSEWHERE when treating of formal calls, we have said that children should not be taken on such occasions, but at the risk of tautology. Such points must reappear under their respective heads. Etiquette has for its main purpose the comfort of society, and children have not patience to endure restraints, while they impose restraints innumerable upon their elders. They are restless in the room over which they cannot wander at pleasure, touching the *bric-a-brac*, which may be ruined by their little fingers, and teasing guests and hostess in a hundred ways.

For like reasons you will not take your child when you are invited to dine with your friend, unless the child is specially asked, nor even then, unless you are sure that the presence of the child is desired.

Never take your child to church, to a funeral, to the graveyard, nor when you make calls of condolence, unless the child can remain still.

Never allow your own children in the drawing-room when you receive, nor take them to walk or drive with your friends, nor to spend the day in adult company if you value their happiness.

Never allow your children to visit your guest's room, unless she has invited them most urgently; nor suffer them to join the picnic that is organized for grown people only. A child between a lady and gentleman in a carriage may mar the day's pleasure, and the younger branches are always *de trop* in adult parties. There are children's parties, which should be made as pleasant as possible, but the elders of the family should give such invitations.

Keep your child in good form always; in the store he should touch nothing unless you have bought it for his use; in the drawing-room he must respect the property of others; he should be civil and obliging, gentle and kind, able to imitate in the intercourse of every day the refinement that lives in your example. Above all things avoid the appearance of believing that your children are prodigies of genius, and you will cultivate in them a modest self-respect which will make for them friends innumerable, and habits of mind that may be better than fortune.

MISCELLANEOUS LAWS OF ETIQUETTE.

THERE are many points that call for recapitulation as axioms of etiquette. We shall mention them as we would recite the Decalogue, without comment.

Never look over the shoulder of a friend who is reading, nor examine a card basket that stands on your friend's table, unless you are asked.

Never try by furtive signals to call the attention of another, when you are in company, nor cultivate habits of whispering and mystery.

Attend to your toilet at home, and you will not need to pick your teeth, or your nose, pare your nails, or scratch your head in the drawing-room while making calls.

Never reveal to another the secrets of your friend, even though he may have used you badly; the violation of confidence injures you more than he.

Remove your hat when you enter the house, whether your own house or that of a friend, and let your manner be quiet, restful and easy.

Never boast of your knowledge, nor tell another that he is unacquainted with the rules of good society; never open another person's door without knocking, nor occupy the business hours of any man without sufficient cause.

Never break an engagement with whomsoever made. If you have done wrong, whether intentionally or not, tender an apology, and receive an apology from another, with amplest courtesy.

Be punctual as to time, precise as to payment, honest and thoughtful in all your transactions, whether with rich or poor. The poorest gift your friend can offer deserves your praise for the giver's sake.

Respect your friends, and give them their title, or prefix, whenever you name them to others, though you will not use the prefix in their company. To speak of your friend as "Derby," or "George," bespeaks your want of *ton*.

Tell the truth, even at the cost of dullness, if you cannot amuse without exaggeration.

Personal comments are never admired by gentlemen, however bright may be the humor, or keen the sarcasm of the culprit.

If a lady needs your aid, even though she be a stranger, do what may be required, and think yourself honored by her thanks. If she wishes to pass, you stand aside, raise your hat, incline your body, and show the manners of good society, without the affectation of the dancing master. The lady will bow her acknowledgments of your courtesy.

Care for your dress before you enter society, but after that think only of your friends.

Be mindful of others, and give the best seat in your room to a lady, an aged person, or an invalid.

Ask no questions about the affairs of your friend, unless he wants your advice What you must know ask from him, never from his child or his servant.

When you call on your friends, remain if an interesting conversation is onward, until the completion of the theme permits courteous departure.

The seat assigned to you by your hostess you may not resign to another.

Converse with a lady on the topics she may choose, even though she may select domestic sorrows; but never relate your troubles to another, if you hope to be interesting. Ladies seldom make confidants of gentlemen friends.

You may make inexpensive presents to a lady to whom you are neither related nor engaged, and may receive similar tokens; but expensive interchanges provoke comment that should be avoided.

When you enter a room, bow to the company in general, and you are then free to recognize and salute your friends in particular.

When you take your seat at a table, bow politely to the person who presides.

Before you enter company, remove all offensive odors.

Send presents when you think fit, without trading for rich returns, and do not magnify their worth, nor foolishly pretend they have no value.

Mention your wife or your husband with respect in your most familiar references, and never mention your pet names to others.

Courtesy to ladies in every rank is one mark by which gentlemen are known.

Familiarity among friends comes by long use, but may not be grafted on a brief acquaintance, whose prefix must be used on fit occasions.

Books borrowed must be returned unmarked and uninjured, at the time named for their replacement.

The personal deformity or mental peculiarity of your friend should pass unmentioned, as though you had no idea of their existence.

Those below you in social rank have the same claim on your courtesy as your peers in station. You are polite, being a gentleman.

Avoid affectation and eccentricity, and still more decidedly eschew imitation, except in the fullest cultivation of natural powers.

Pomposity of manner frequently obscures genuine worth.

Should wealth slip from you, prudently retire from the social grade which altered circumstances incapacitate you to uphold.

Acquire knowledge, and it will remove from your manner all signs of pedantry.

Pointed contradictions are unwise and rude, even though the statement to which you demur may be wrong.

Scholarship is fine, but it does not atone for ill breeding.

Gentlemen never disparage the other sex by word or deed.

Better solitude than base associations.

Egotism, though not actually a vice, a fault almost as injurious.

The use of the cuspidor in a drawing-room reveals the manners of the camp.

Enter your room like a gentleman, though you have no company. Cultivate respect for yourself, and you will move gently, noiselessly, and with dignity, even when your haste is most urgent

None but the uncultivated would offer a partner in the dance an ungloved hand, as it savors of intentional disrespect.

In company your movements should imply ease, blended with deference, respect for your friends, and modest confidence in your own powers.

Your friends may reasonably think you slight them when you fail to call.

The commission you have undertaken in courtesy is more incumbent than a business obligation, and your note book must secure attention.

Careless and trivial remarks will kill the warmest friendship.

Coughing, sneezing, and all such natural actions, should be subdued by a strong will, considerate for the comfort of others.

Conversation about your own doings and powers shows ill breeding.

"Wine is a mocker;" no man should be urged to drink.

The book that has been loaned to you is not yours to lend.

Maxims of George Washington.

THE biographer of George Washington has stated that when but thirteen years old, Washington drew up for his future conduct a series of maxims which he called, "Rules of Civility and Decent Behavior in Company." We give these rules, as they are worthy of diligent study and cannot fail to both interest and profit the youth of our land.

Every action in company ought to be some sign of respect to those present.

In the presence of others sing not to yourself with a humming voice, nor drum with your fingers or feet.

Speak not when others speak, sit not when others stand, and walk not when others stop.

Turn not your back to others, especially in speaking; jog not the table or desk on which another reads or writes; lean not on any one.

Be no flatterer; neither play with any one that delights not to be played with.

Read no letters, books, or papers in company; but when there is a necessity for doing it you must not leave; come not near the books or writings of any one so as to read them, unasked; also look not nigh when another is writing a letter.

Let your countenance be pleasant, but in serious matters somewhat grave.

Show not yourself glad at the misfortune of another: though he were your enemy.

They that are in dignity or office have in all places precedency; but whilst they are young they ought to respect those that are their equals in birth or other qualities, though they have no public charge.

It is good manners to prefer them to whom we speak before ourselves, especially if they be above us, with whom in no sort we ought to begin.

Let your discourse with men of business be short and comprehensive.

In writing or speaking give to every person his due title according to his degree and the custom of the place.

Strive not with your superiors in argument, but always submit your judgment to others with modesty.

When a man does all he can, though it succeeds not well, blame not him that did it.

Being to advise or reprehend any one, consider whether it ought to be in public or in private, presently or at some other time, also in what terms to do it; and in reproving show no signs of choler, but do it with sweetness and mildness.

Mock not nor jest at anything of importance; break no jests that are sharp or biting; and if you deliver anything witty or pleasant, abstain from laughing thereat yourself.

Wherein you reprove another be unblamable yourself, for example is more prevalent than precept.

Use no reproachful language against any one, neither curses nor revilings.

Be not hasty to believe flying reports to the disparagement of any one.

In your apparel be modest, and endeavor to accommodate nature rather than procure admiration. Keep to the fashion of your equals, such as are civil and orderly with respect to time and place.

Play not the peacock, looking everywhere about you to see if you be well decked, if your shoes fit well, if your stockings set neatly and clothes handsomely.

Associate yourself with men of good quality if you esteem your own reputation, for it is better to be alone than in bad company.

Let your conversation be without malice or envy, for it is a sign of tractable and commendable nature; and in all causes of passion admit reason to govern.

Be not immodest in urging your friend to discover a secret.

Utter not base and frivolous things amongst grown and learned men, nor very difficult questions or subjects amongst the ignorant, nor things hard to be believed.

Speak not of doleful things in time of mirth nor at the table; speak not of melancholy things, as death and wounds; and if others mention them, change, if you can, the discourse. Tell not your dreams but to your intimate friends.

Break not a jest when none take pleasure in mirth. Laugh not aloud, nor at all without occasion. Deride no man's misfortunes, though there seem to be some cause.

Speak not injurious words, neither in jest nor earnest. Scoff at none, although they give occasion.

Be not forward, but friendly and courteous, the first to salute, hear and answer, and be not pensive when it is time to converse.

Detract not from others, but neither be excessive in commending.

Go not thither where you know not whether you shall be welcome or not. Give not advice without being asked; and when desired, do it briefly.

If two contend together, take not the part of either unconstrained, and be not obstinate in your opinion; in things indifferent be of the major side.

Reprehend not the imperfection of others, for that belongs to parents, masters and superiors,

Gaze not on the marks or blemishes of others, and ask not how they came. What you may speak in secret to your friend deliver not before others.

Speak not in an unknown tongue in company, but in your own language; and that as those of quality do, and not as the vulgar. Sublime matters treat seriously.

Think before you speak; pronounce not imperfectly, nor bring out your words too hastily, but orderly and distinctly.

When another speaks, be attentive yourself, and disturb not the audience. If any hesitate in his words, help him not, nor prompt him without being desired; interrupt him not, nor answer him till his speech be ended.

Treat with men at fit times about business, and whisper not in the company of others.

Make no comparisons; and if any of the company be commended for any brave act of virtue, commend not another for the same.

Be not apt to relate news if you know not the truth thereof. In discoursing of things you have heard, name not your author always. A secret discover not.

Be not curious to know the affairs of others, neither approach to those that speak in private.

Undertake not what you cannot perform; but be careful to keep your promise.

When you deliver a matter, do it without passion and indiscretion, however mean the person may be you do it to.

When your superiors talk to anybody, hear them; neither speak nor laugh.

In disputes be not so desirous to overcome as not to give liberty to each one to deliver his opinion, and submit to the judgment of the major part, especially if they are judges of the dispute.

Be not tedious in discourse, make not many digressions, nor repeat often the same matter of discourse.

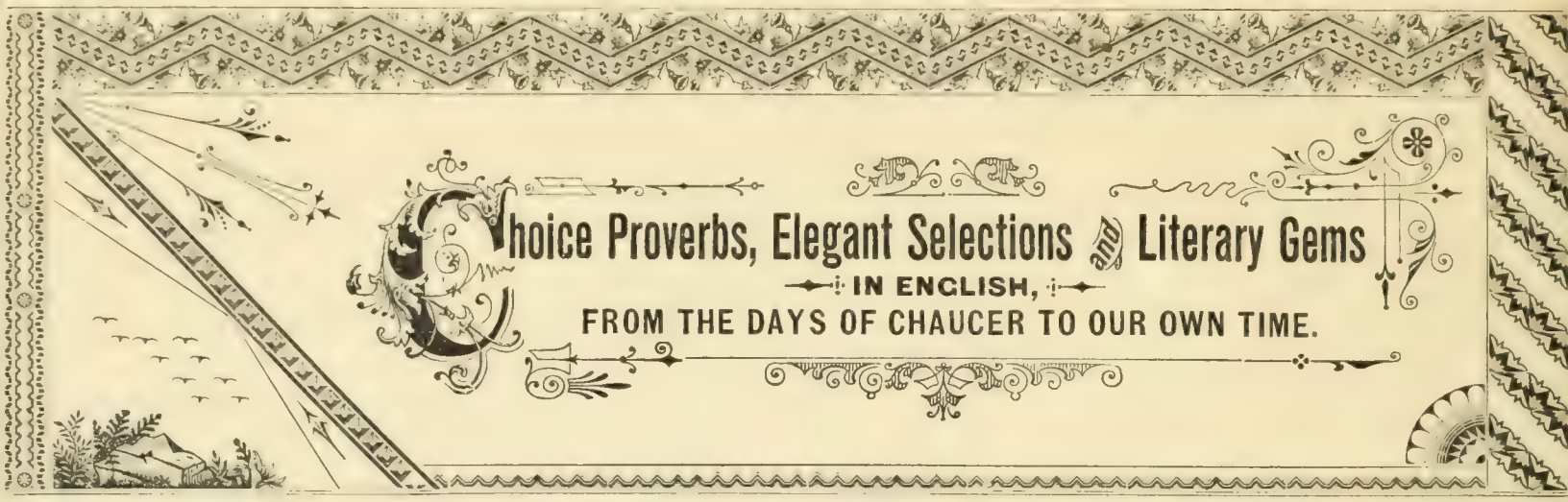
Speak no evil of the absent, for it is unjust.

Let your recreations be manful, not sinful.

Labor to keep alive in your breast that little spark of celestial fire called conscience.

Be not angry at table, whatever happens; and if you have reason to be so show it not; put on a cheerful countenance, especially if there be strangers, for good humor makes one dish a feast.

When you speak of God or his attributes, let it be seriously, in reverence and honor, and obey your natural parents.



Selections from Kempis, Rabelais, Tusser, Coke, Cervantes, Raleigh, Sydney, Brooke, Marlowe, Hooker and Shakspere.

DATES.

1300, A.D. Every honest miller has a golden thumb. *Old Saying.*

1380-1471. Man proposes, but God disposes. *Thomas A. Kempis.*

" " Of two evils the less is always to be chosen *Ibid.*

1495-1553. I am just going to leap into the dark. *Rabelais.*

" " I drink no more than a sponge. *Ibid.*

" " By robbing Peter he paid Paul. *Ibid.*

1523-1580. Time tries the troth in everything. *Thos. Tusser.*

" " God sendeth and giveth both mouth and the meat. *Ibid.*

" " The stone that is rolling can gather no moss. *Ibid.*

" " Better late than never. *Ibid.*

" " Except wind stands as never it stood,
'Tis an ill wind turns none to good. *Ibid.*

" " Look ere thou leap, see ere thou go. *Ibid.*

1549-1634. The gladsome light of jurisprudence. *Sir Edward Coke.*

" " Reason is the light of the law; nay, the common law itself is nothing but reason.....The law which is perfection of reason. *Ibid.*

" " For a man's house is his castle. *Ibid.*

" " The house of every one is to him as his castle and fortress, as well for his defense against injury and violence, as for his repose. *Ibid.*

" " Corporations cannot commit treason, nor be outlawed, nor excommunicated, for they have no souls. *Ibid.*

1547-1616. He had a face like a benediction. *Miguel de Cervantes.*

" " Every one is the son of his own works. *Ibid.*

" " Every one is as God made him, and oftentimes a great deal worse. *Ibid.*

" " Now blessings light on him that first invented sleep! it covers a man all over, thoughts and all, like a cloak; it is meat for the hungry, drink for the thirsty, heat for the cold, and cold for the hot. *Ibid.*

" " Don't put too fine a point to your wit for fear it should get blunted. *Ibid.*

" " My heart is wax to be molded as she pleases, but enduring as marble to retain. *Ibid.*

1552-1618. O eloquent, just and mighty death! Whom none could advise thou hast persuaded; what none hath dared, thou hast done; and whom all the world hath flattered, thou only hast cast out of the world and despised; thou hast drawn together all the far-stretched greatness, all the pride, cruelty, and ambition of men, and covered it all over with these two narrow words, *Hic jacet. Sir Walter Raleigh.*

" " Fain would I climb but that I fear to fall. (*Written on glass with a diamond.*) *Queen Elizabeth, to whom the line was addressed, replied in like manner instantly:* If thy heart fail thee, why then climb at all?

1554-1586. Sweet food of sweetly uttered knowledge. *Sir Philip Sydney.*

" " High erected thoughts seated in the heart of courtesy. *Ibid.*

" " They are never alone that are accompanied with noble thoughts. *Ibid.*

" " My dear, my better half. *Ibid.*

DATES.

1454-1586. Have I caught my heavenly jewel? *Ibid.*

1554-1628. O, wearisome condition of humanity. *Lord Brooke.*

" " And out of mind, as soon as out of sight. *Ibid.*

1565-1593. Who ever loved, that loved not at first sight? *Chris. Marlowe.*

" " Now will I show myself more of the serpent than the dove; that is, more knave than fool. *Ibid.*

1553-1600. Of law there can be no less acknowledged, than that her seat is the bosom of God, her voice the harmony of the world; all things in heaven and earth do her homage, the very least as feeling her care, and the greatest as not exempted from her power. *Bishop Hooker.*

" " To live by one man's will became the cause of all men's misery. *Ibid.*

1564-1616. He that dies pays all debts. *Shakspere.*

" " I have no other but a woman's reason; I think him so because I think him so. *Ibid.*

" " Here will be an abusing of.. .the king's English. *Ibid.*

" " Why then the world's mine oyster,
Which I with sword will open. *Ibid.*

" " This is the short and the long of it. *Ibid.*

" " I cannot tell what the dickens his name is. *Ibid.*

" " O, what a world of vile, ill-favored faults,
Looks handsome in three hundred pounds a year. *Ibid.*

" " I have a kind of alacrity in sinking. *Ibid.*

" " The rankest compound of villainous smell that ever offended nostril. *Ibid.*

" " Delays have dangerous ends. *Ibid.*

" " A man of my kidney. *Ibid.*

" " They say there is divinity in odd numbers, either in nativity, chance, or death. *Ibid.*

" " As merry as the day is long. *Ibid.*

" " Silence is the perfectest herald of joy; I were but little happy if I could say how much. *Ibid.*

" " Sits the wind in that corner? *Ibid.*

Shakspere, Lord Bacon, Hakewill, Pascal, Bruno, Milton, Walton, Dr. Doune, and Ben Jonson.

1564-1616. Every one can master a grief, but he that has it. *Shakspere.*

" " Are you good men and true? *Ibid.*

" " Fashion wears out more apparel than the man. *Ibid.*

" " Comparisons are odorous. *Ibid.*

" " A good old man, sir, he will be talking; as they say, when the age is in, the wit is out. *Ibid.*

" " O, what men dare do! What men may do! What men daily do, not knowing what they do! *Ibid.*

" " These are begot in the ventricle of memory, nourished in the womb of *pia mater*, and delivered upon the mellowing of occasion. *Ibid.*

" " They are as sick, that surfeit with too much, as they that starve with nothing. *Ibid.*

DATES.

1564-1616. God made him, and therefore let him pass for a man. *Ibid.*

" " Thus when I shun Scylla, your father, I fall into Charybdis, your mother. *Ibid.*

" " Neither rhyme nor reason can express how much. *Ibid.*

" " Men have died from time to time, and worms have eaten them, but not from love. *Ibid.*

" " How little a thing it is to look into happiness through another man's eyes. *Ibid.*

" " There's small choice in rotten apples. *Ibid.*

" " Still you keep o' the windy side of the law. *Ibid.*

" " Old father antic the law. *Ibid.*

" " 'Tis no sin for a man to labor in his vocation. *Ibid.*

" " If the rascal have not given me medicines to make me love him I'll be hanged. *Ibid.*

" " Use every man after his desert, and who should 'scape whipping. *Ibid.*

" " Be thou as chaste as ice, as pure as snow, thou shalt not escape calumny. *Ibid.*

" " I have thought some of nature's journeymen had made men and not made them well, they imitated humanity so abominably. *Ibid.*

" " To what base uses we may return, Horatio! why may not imagination trace the noble dust of Alexander, till he find it stopping a bunghole. *Ibid.*

1561-1626. Come home to men's business and bosoms. *Lord Bacon.*

" " No pleasure is comparable to standing upon the vantage ground of truth. *Ibid.*

" " A little philosophy inclineth a man's mind to atheism, but depth in philosophy bringeth men's minds about to religion. *Ibid.*

" " He that hath wife and children hath given hostages to fortune; for they are impediments to great enterprises, either of virtue or mischief. *Ibid.*

" " Princes are like to heavenly bodies, which cause good or evil times, and which have much veneration, but no rest. *Ibid.*

" " Some books are to be tasted, others to be swallowed, and some few to be chewed and digested. *Ibid.*

" " Reading maketh a full man, conference a ready man, and writing an exact man. *Ibid.*

" " Histories make men wise; poets, witty; the mathematics, subtle; natural philosophy, deep; moral, grave; logic and rhetoric, able to contend. *Ibid.*

" " I hold every man a debtor to his profession; from the which as men of course do seek to receive countenance and profit, so ought they of duty to endeavor themselves by way of amends be a help and ornament thereunto. *Ibid.*

" " Virtue is like precious odors, most fragrant when they are incensed or crushed. *Ibid.*

" " Knowledge is power. *Ibid.*

" " Nature did never put her precious jewels into a garret four stories high, and therefore exceeding tall men had ever very empty heads. *Ibid.*

" " The sun passeth through pollutions, and remaineth itself pure as before. *Ibid.*

" " For my name and memory, I leave it to men's charitable speeches, to foreign nations, and to the next ages. *Ibid.*

1608-1674. Truth is as impossible to be soiled by any outward touch as the sunbeam. *Milton.*

1568-1639. An ambassador is an honest man sent to *lie* abroad for the commonwealth. *Walton.*

" " The itch of disputing will prove the scab of the churches. *Ibid.*

1573-1631. She and comparisons are odious. *Dr. Donne.*

1574-1637. Still to be neat, still to be drest,
As you were going to a feast. *Ben Jonson.*

" " Get money, still get money, boy;
No matter by what means. *Ibid*

Bishop Hall, Hobbes, Selden, Oxenstiern, Izaak Walton, Kepler, Webster, Browne, Montaigne, Emerson, Berners, Orrery, Fuller, Milton.

DATES.

1574-1656. Moderation is the silken string running through the pearl chain of all virtues. *Bishop Hall.*

" " Death borders upon our birth, and our cradle stands in the grave. *Ibid.*

1588-1679. Words are wise men's counters, they do but reckon by them; but they are the money of fools. *Hobbes.*

" " And the life of man solitary, poor, nasty, brutish, and short. *Ibid.*

1584-1654. Old friends are best. King James used to call for his old shoes; they were easiest for his feet. *Selden.*

" " Commonly we say judgment falls on a man for something in him we cannot abide. *Ibid.*

" " No man is the wiser for his learning....wit and wisdom are born with a man. *Ibid.*

" " Take a straw and throw it up into the air, you may see by that which way the wind is. *Ibid.*

" " Thou little thinkest what a little foolery governs the world. *Ibid.*

" " Syllables govern the world. *Ibid.*

1583-1654. Behold, my son, with how little wisdom the world is governed! *Chancellor Oxenstiern.*

1593-1683. If thou be a severe, sour-complexioned man, then I here disallow thee to be a competent judge. *Walton.*

" " Angling is somewhat like poetry, men are to be born so. *Ibid.*

" " We may say of angling as Dr. Boteler said of strawberries: "Doubtless God could have made a better berry, but doubtless God never did." And so if I might be judge, God never did make a more calm, quiet, innocent recreation than angling. *Walton.*

" " All that are lovers of virtue...be quiet and go angling. *Ibid.*

1571-1630. This may well wait a century for a reader, as God has waited six thousand years for an observer. *Kepler.*

1571-1638. Marriage is just like a summer bird-cage in a garden; the birds that are without despair to get in, and the birds that are within despair....for fear they shall never get out. *Webster.*

1605-1682. There is music in the beauty, and the silent note that Cupid strikes; far sweeter than the sound of an instrument. *Sir T. Browne.*

1803. Is not marriage an open question, when it is alleged, from the beginning of the world, that such as are in the institution wish to get out, and such as are out wish to get in? *R. W. Emerson.*

1608-1661. Drawing near her death, she sent most pious thoughts as harbingers to heaven; and her soul saw a glimpse of happiness through the chinks of her sickness-broken body. *Fuller.*

1608.1674. By labor and intent study, which I take to be my portion in this life, joined with the strong propensity of nature, I might perhaps leave something so written to after times, as they should not willingly let it die. *Milton.*

" " Beholding the bright countenance of truth in the quiet and still air of delightful studies. *Ibid.*

" " He who would not be frustrate of his hope to write well hereafter in laudable things, ought himself to be a true poem. *Ibid.*

" " Litigious terms: fat contentions, and flowing fees. *Ibid.*

" " I shall detain you no longer in the demonstration of what ye should not do, but strait conduct ye to a hillside, where I will point ye out the right path of a virtuous and noble education; laborious indeed at the first ascent, but else so smooth, so green, so full of goodly prospect, and melodious sounds on every side, that the harp of Orpheus was not more charming. *Ibid.*

DATES.

1608-1674. In those vernal seasons of the year, when the air is calm and pleasant, it were an injury and sullenness against nature not to go out and see her riches, and partake in her rejoicing with heaven and earth. *Milton.*

" " I am in the place where I am demanded of conscience to speak the truth, and therefore the truth I speak, impugn it who so lists. *Ibid.*

" " As good almost kill a man as kill a good book; who kills a man kills a reasonable creature, God's image; but he who destroys a good book kills reason itself. *Ibid.*

" " A good book is the precious life-blood of a master spirit embalmed and treasured up on purpose to a life beyond life. *Ibid.*

1608-1674. I cannot praise a fugitive and cloistered virtue, unexercised and unbreathed, that never sallies out and seeks her adversary. *Ibid.*

" " Methinks I see in my mind a noble and puissant nation rousing herself like a strong man after sleep, and shaking her invincible locks; methinks I see her as an eagle nerving her mighty youth, and kindling her undazzled eyes at the full mid-day beam. *Ibid.*

" " Who ever knew truth put to the worse, in a free and open encounter. *Ibid.*

" " Men of most renowned virtue have sometimes by transgressing most truly kept the law. *Ibid.*

1608-1661. The lion is not so fierce as painted. *Fuller.*

" " The Pyramids themselves, doting with age, have forgotten the names of their founders. *Ibid.*

" " Learning hath gained most by those books by which the printers have lost. *Ibid.*

" " They that marry ancient people, merely in expectation to bury them, hang themselves, in hope that one will come and cut the halter. *Ibid.*

" " To smell a turf of fresh earth is wholesome for the body; no less are thoughts of mortality cordial to the soul. *Ibid.*

Duc de Rochefoucauld, Goldsmith, Burke, Bunyan, Baxter, Tillotson, Matthew Henry, Powell, Rumbold, Fisher Ames, Fletcher of Saltoun, Sir Isaac Newton, Lee, Norris, Southerne, and John Dennis.

1613-1680. Philosophy triumphs easily over past and over future evils, but present evils triumph easily over philosophy. *De Rochefoucauld.*

" " Hypocrisy is a sort of homage that vice pays to virtue. *Ibid.*

" " In the adversity of our best friends we often find something which does not displease us. *Ibid.*

1728-1774. Philosophy is a good horse in the stable, but an arrant jade on a journey. *Goldsmith.*

1729-1797. I am convinced that we have a degree of delight, and that no small one, in the real misfortunes and pains of others. *Ed. Burke.*

1581-1648. The offender never pardons. *Lord Herbert.*

1627-1688. The name of the slough was despond. *Bunyan.*

" " Some things are of that nature as to make
One's fancies chuckle, while his heart doth ache. *Ibid.*

" " He that is down need fear no fall. *Ibid.*

" " And so I penned
It down, until at last it came to be,
For length and breadth, the bigness which you see. *Ibid.*

" " Some said, "John, print it," others said, "Not so,"
Some said, "It might do good," others said, "No." *Ibid.*

1615-1691. I preached as never sure to preach again,
And as a dying man to dying men. *Baxter.*

1630-1694. If God were not a necessary being of himself, he might almost seem to be made for the use and benefit of men. *Tillotson.*

1713. Let us consider the reason of the case, for nothing is law that is not reason. *Sir J. Powell.*

DATES.

1685. I never could believe that Providence had sent a few men into the world, ready booted and spurred to ride, and millions ready saddled and bridled to be ridden. *Rd. Rumbald.*

1788. I consider biennial elections as a security that the sober, second thought of the people shall be law. *Fisher Ames.*

1653-1716. I knew a very wise man that believed that if a man were permitted to make all the ballads, he need not care who should make the laws of a nation. *Fletcher of Saltoun.*

1642-1727. I do not know what I may appear to the world, but to myself I seem to have been only like a boy playing on the sea-shore, and diverting myself in now and then finding a smoother pebble or a prettier shell than ordinary, whilst the great ocean of truth lay all undiscovered before us. *Sir. Isaac Newton.*

1655-1692. When Greeks joined Greeks, then was the tug of war. *Nat'l Lee.*

" " Man, false man, smiling, destructive man. *Ibid.*

1657-1711. Like angels visits, short and bright. *Norris.*

1660-1746. Pity's akin to love. *Southerne.*

Bentley, Prior, Garth, Codrington, Plutarch, Dean Swift, Le Sage, Colley Cibber, Centliore, Sir R. Steel, Sir R. Walpole, Philips, Seneca, Congreve, Rowe, Bolingbroke, Farquhar, Tuke, Hare, Dryden, Browne, Younge, Buxton, Surrey, Selden, Charron, etc.

1664-1721. For hope is but the dream of those that wake. *Matt. Prior.*

1670-1719. To die is landing on some silent shore,
Where billows never break, nor tempests roar;
Ere well we feel the friendly stroke 'tis o'er. *Garth.*

1670-1729. Thou hast no faults, or I no faults can spy,
Thou art all beauty, or all blindness I. *Codrington.*

Ab't 60 A.D. Geographers crowd into the edges of their maps parts of the world which they do not know about, adding notes in the margin to the effect that beyond this lies nothing but sandy deserts full of wild beasts and unapproachable bogs. *Plutarch.*

1667-1645. The two noblest things which are sweetness and light. *Dean Swift.*

" " He gave it for his opinion, that whoever could make two ears of corn, or two blades of grass, to grow upon a spot of ground where only one grew before, would deserve better of mankind, and do more essential service to his country, than the whole race of politicians put together. *Ibid.*

" " He had been eight years upon a project for extracting sunbeams out of cucumbers, which were to be put in phials hermetically sealed, and let out to warm the air in raw, inclement summers. *Ibid.*

" " Bread is the staff of life. *Ibid.*

" " The reason why so few marriages are happy is because young ladies spend their time in making nets, not in making cages. *Ibid.*

" " Censure is the tax a man pays to the public for being eminent.

" " A nice man is a man of nasty ideas. *Ibid.*

" " Not die here in a rage like a poisoned rat in a hole. *Ibid.*

" " I shall be like that tree, I shall die at the top. *Ibid.*

1668-1747. I wish you all sorts of prosperity with a little more taste. *Le Sage.*

1671-1757. Now, by St. Paul, the work goes bravely on. *Colley Cibber.*

" " Conscience, avaunt! Richard's himself again. *Ibid.*

" " My soul's in arms, and eager for the fray. *Ibid.*

" " A weak invention of the enemy. *Ibid.*

1667-1723. The real Simon Rare. *Centliore.*

1671-1729. Though her mien carries much more invitation than command, to behold her is an immediate check on loose behavior; to love her was a liberal education. (On Lady Elizabeth Hastings.) *Sir Richard Steele.*

DATES.

1674-1749. All men have their price. *Walpole.*
" " Anything but history, for history must be false. *Ibid.*
" " The gratitude of place expectants is a lively sense of future favors. *Ibid.*
1671-1649. Studious of ease and fond of humble things. *Philips.*
B.C. 65 A.D. 65. I do not distinguish by the eye, but by the mind, which is the proper judge of man. *Seneca.*
1670-1729. Ferdinand Mendez Pinto was but a type of thee, thou liar of the first magnitude. *Congreve.*
" " Hannibal was a very pretty fellow in those days. *Ibid.*
1673-1718. Is she not more than painting can express,
Or youthful fancy when they love? *N. Rowe.*
" " Is this that haughty gallant, gay Lothario? *Ibid.*
1678-1707. I believe they talked of me, for they laughed consumedly. *Farquhar.*
" " 'Twas for the good of my country that I should be abroad. *Ibid.*
" " Necessity the mother of invention. *Ibid.*
1673. He is a fool who thinks by force or skill,
To turn the current of a woman's will. *Sir S. Tuke.*
" " Where is the man who has the power and skill,
To stem the torrent of a woman's will?
For if she will, she will, you may depend on't;
And if she won't, she won't; so there's an end on't. *Old Epigram.*
1670 1729. Defer not till to-morrow to be wise,
To-morrow's sun to thee may never rise. *Congreve.*
1796. A Christian is God Almighty's gentleman. *Hare.*
1605-1682 All things are artificial, for nature is the art of God. *Sir T. Browne.*
1684-1765. Where nature's end of language is declined,
And men talk only to conceal the mind. *Young.*
1541-1603. The highest pursuit, the truest study of mankind, is man. *Charron.*
1665. In short, if you don't live up to the precepts of the gospel but abandon yourselves to your irregular appetites you must expect to receive your reward in a certain place, which it is not good manners to mention here. *King Charles II.'s Chaplain.*

Fuller, Shakspere, Dryden, Sidney, Pope, Sandys, Macklin, Theobald, Walker, Plato, Chesterfield, Mallett, Savage, Thomson, Wesley, Franklin, Butler, Johnson, Sir Wm. Jones, Lord Herbert.

1608-1661. A little skill in antiquity inclines a man to popery; but depth in that study brings him back again to our religion. *Fuller.*
1564-1616. Wrens make prey where eagles dare not perch. *Shakspere.*
1688-1744. Praise undeserved is scandal in disguise. *Pope.*
" " The mouse that always trusts to one poor hole,
Can never be a mouse of any soul. *Ibid.*
" " Party is the madness of many for the gain of a few. *Ibid.*
" " I never knew any man in my life who could not bear another's misfortunes perfectly like a Christian. *Ibid.*
" " I have taught you, my dear flock, for above thirty years how to live; and I will show you in a very short time how to die. *Sandys.*
1690-1797. The law is a sort of hocus-pocus science, that smiles in your face while it picks your pocket; and the glorious uncertainty of it is of more use to the professors, than the justice of it. *Macklin.*
1694-1744. None but himself can be his parallel. *Theobald.*
B.C. 429-348. Learn to read slow, all other graces
Will follow in their proper places. *Walker.*
1691-1773. Manners must adorn knowledge, and smooth its way through the world. Like a great rough diamond, it may do very well in a closet by way of a curiosity, and also for its intrinsic value. *Chesterfield.*

DATES.

1691-1773. He adorned whatever subject he either spoke or wrote upon by the most splendid of eloquence. *Ibid.*
" " Style is the dress of thoughts. *Ibid.*
" " I assisted at the birth of that most significant word, "flirtation," which dropped from the most beautiful mouth in the world. *Ibid.*
" " The dews of the evening most carefully shun,—
Those tears of the sky for the loss of the sun. *Ibid.*
1700-1765. Lord love us, how we apples swim. *Mallett.*
1698-1743. He lives to build, not boast, a generous race,
No tenth transmitter of a foolish face. *Savage.*
1700-1748. When unadorned, adorned the most. *Thomson.*
1703-1791. Certainly this is a duty, not a sin, "Cleanliness is indeed next to Godliness. *Wesley.*
1706-1790. God helps them that help themselves. *B. Franklin.*
" " Dost thou love life, then do not squander time, for that is the stuff life is made of. *Ibid.*
" " Plough deep while sluggards sleep. *Ibid.*
" " Never leave that till to-morrow which you can do to-day. *Ibid.*
" " Three removes are as bad as a fire. *Ibid.*
" " Vessels large may venture more,
But little boats should keep near shore. *Ibid.*
" " He has paid dear, very dear, for his whistle. *Ibid.*
" " There never was a good war or a bad peace. *Ibid.*
1600-1680. It hath been said that an unjust peace is to be preferred before a just war. *S. Butler.*
1709-1784. Ye who listen with credulity to the whispers of fancy, and pursue with eagerness the phantoms of hope, who expect that age will perform the promises of youth, and that the deficiencies of the present day will be supplied by the morrow, attend to the history of Rasselas, Prince of Abyssinia. *Johnson.*
1604. Words are women, deeds are men. *Lord Herbert.*
" To a close shorn sheep God gives wind by measure. *Ibid.*
1709-1784. The trappings of a monarchy would set up an ordinary commonwealth. *Johnson.*
" " His death—Garrick's—eclipsed the gaiety of nations, and impoverished the public stock of harmless pleasure.
" " If he does really think that there is no distinction between virtue and vice, why, sir, when he leaves our houses let us count our spoons. *Ibid.*
" " Knowledge is of two kinds. We know a subject ourselves, or we know where we can find information upon it. *Ibid.*
" " There is nothing which has yet been contrived by man, by which so much happiness is produced as by a good tavern or inn. *Ibid.*

Chatham, Moore, Sterne, Gray, Hurd, Brown, Akenside, Townley, Burton, Dryden, Collins, Merrick, Smollett, Home, Gifford, Murphy, Goldsmith.

1708-1778. The atrocious crime of being a young man. *Earl of Chatham.*
" " Confidence is a plant of slow growth in an aged bosom. *Ibid.*
" " Where law ends, tyranny begins. *Ibid.*
" " If I were an American, as I am an Englishman, while a foreign troop was landed in my country, I never would lay down my arms, never! never!! never!!!
" " Necessity is the argument of tyrants, it is the creed of slaves. *Ibid.*
" " I would not allow the American colonists to manufacture as much as a horse-shoe nail. *Ibid.*
" " The poorest man may in his cottage bid defiance to all the force of the crown. It may be frail; its roof may shake; the wind may blow through it; the storms may enter; the rain may enter,—but the King of England cannot enter! All his forces dare not cross the threshold of the ruined tenement. *Ibid.*

DATES.

1712-1757. 'Tis now the summer of your youth; time has not cropt the roses from your cheek, though sorrow long has washed them. *Moore.*

1713-1768. Go, poor devil, get thee gone; why should I hurt thee? This world surely is wide enough to hold both thee and me. *L. Sterne.*

" " The accusing spirit, which flew up to heaven's chancery with the oath, blushed as he gave it in; and the recording angel, as he wrote it down, dropped a tear upon the word and blotted it out forever. *Ibid.*

" " God tempers the wind to the shorn lamb. *Ibid.*

1716-1771. A favorite has no friend. *Thomas Gray.*

" " Too poor for a bribe, and too proud to importune;
He had not the method of making a fortune. *Ibid.*

1720-1808. In this awfully stupendous manner, at which Reason stands aghast, and Faith herself is half confounded, was the grace of God to man at length manifested. *Hurd.*

1721-1770. Such and so various are the tastes of men. *Akenside.*

" " Seeks painted trifles and fantastic toys,
And eagerly pursues imaginery joys. *Ibid.*

1576-1640. I would help others out of a fellow-feeling. *Burton.*

1631-1701. Pompey bade Sylla recollect that more worshipped the rising than the setting-sun. *Dryden.*

1720-1756. Too nicely Jonson knew the critic's part,
Nature in him was almost lost in art. *Collins.*

1720-1769. Not what we wish, but what we want. *Merrick.*

1721-1771. Facts are stubborn things. *Smollett.*

" " Thy spirit, Independence, let me share;
Lord of the lion heart, and eagle eye,
Thy steps I follow with my bosom bare,
Nor heed the storm that howls along the sky. *Ibid.*

1724-1808. Like Douglas conquer, or like Douglas die. *Home.*

1725-1807. Revolves the sad vicissitudes of things. *Gifford.*

1728-1774. Laws grind the poor, and rich men rule the law. *Goldsmith.*

" " Pride in their port, defiance in their eye,
I see the lords of humankind pass by. *Ibid.*

" " Measures, not men, have always been my mark. *Ibid.*

" " The very pink of perfection. *Ibid.*

" " Ask me no questions, and I'll tell you no fibs. *Ibid.*

" " The King himself has followed her,
When she has walk'd before. *Ibid.*

" " Such dainties to them, their health it might hurt;
It's like sending them ruffles, when wanting a shirt. *Ibid.*
(On sending a haunch of venison to poor friends.)

Mason, Burke, Author of the "Sublime and Beautiful," and Sheridan, Author of "The School for Scandal," etc.

1725-1797. The fattest hog in Epicurus' sty. *Mason.*

1729-1797. The writers against religion, whilst they oppose every system, are wisely careful never to set up any of their own. *Edm. Burke.*

" " There is, however, a limit at which forbearance ceases to be a virtue. *Ibid.*

" " Illustrious predecessor. *Ibid.*

" " When bad men combine, the good must associate else they will fall one by one, an unpitied sacrifice, in a contemptible struggle. *Ibid.*

" " A wise and salutary neglect. *Ibid.*

" " All government, indeed every human benefit and enjoyment, every virtue, and every prudent act is founded on compromise and barter. *Ibid.*

" " They made and recorded a sort of institute and digest of anarchy, called the Rights of Man. *Ibid.*

" " It is now sixteen or seventeen years since I saw the Queen of France, then the Dauphiness, at Versailles; and surely never lighted on this orb, which she hardly seemed to touch, a more delightful vision. I saw her just above the horizon, decorating and cheering the elevated spheres she just began to move in,—glittering like the morning star, full of life, and splendour and joy...Little did I dream that I should have lived to see such disasters fallen upon her, in a nation of gallant men, in a nation of men of honor and of cavaliers. I thought ten thousand swords must have leapt from their scabbards to avenge even a look that threatened her with insult. But the age of chivalry is gone. That of sophisters, economists, and calculators has succeeded. *Ibid.*

" " The unbought grace of life, the cheap defence of nations, the nurse of manly sentiment, and heroic enterprise is gone. *Ibid.*

" " That chastity of honor which felt a stain like a wound. *Ibid.*

" " Vice loses half its evil, by losing all its grossness. *Ibid.*

" " Kings will be tyrants from policy, when subjects are rebels from principle. *Ibid.*

" " Because half a dozen grasshoppers under a fern make the field ring with their importunate chink, whilst thousands of great cattle reposed beneath the shadow of the British oak, chew the cud and are silent, pray do not imagine that those who make the noise are the only inhabitants of the field,—that, of course, they are many in number,—or that, after all, they are other than the little, shrivelled, meagre, hopping, though loud and troublesome insects of the heur. *Ibid.*

" " He that wrestles with us strengthens our nerves and sharpens our skill; our antagonist is our helper. *Ibid.*

" " The cold neutrality of an impartial judge. *Ibid.*

" " And having looked to government for bread, in the very first scarcity they will turn and bite the hand that fed them. *Ibid.*

" " Early and provident fear is the mother of safety. *Ibid.*

" " I would rather sleep in the southern corner of a little country churchyard, than in the family vault of "all the Capulets." *Ibid.*

Burke, Sir Wm. Blackstone, Bickerstaff, Gibbon, Cowper, Boswell, Sir W. Scott, Lord Thurlow, John Wilkes, George Washington, John Adams, Patrick Henry, Thomas Paine, Thomas Jefferson.

1729-1797. The march of the human mind is slow. *Burke.*

1735-1787. Ay, do despise me, I'm the prouder for it; I like to be despised. *Bickerstaff*

1737-1794. History, which is, indeed, little more than the register of the crimes, follies, and misfortunes of mankind. *Edw. Gibbon.*

" " A heart to resolve, a head to contrive, and a hand to execute. *Ibid.*

1731-1800. England, with all thy faults I love thee still, my country. *Cowper.*

1740-1795. This man—Chesterfield—I thought had been a lord among wits, but I find he is only a wit among lords. *Boswell.*

1771-1832. Although too much of a soldier among sovereigns, no one could claim with better right—than Napoleon—to be a sovereign among soldiers. *Sir W. Scott.*

1732-1806. The accident of an accident. *Lord Thurlow.*

1732-1799. To be prepared for war is one of the most effectual means of preserving peace. *George Washington.*

1735-1826. The second day of July, 1776, will be the most memorable epoch in the history of America. I am apt to believe that it will be celebrated by succeeding generations as the great anniversary festival. It ought to be commemorated as the day of deliverance, by solemn acts of devotion to God Almighty. It ought to be solemnized with pomp and parade, with shows, games, guns, bells, bonfires, and illuminations, from one end of this continent to the other, from this time forward forevermore. *John Adams.*

1736-1799. Cæsar had his Brutus, Charles the First, his Cromwell, and George the Third—Treason! cried the Speaker—may profit by their example. If this be treason, Mr. Speaker, make the most of it. *Patrick Henry.*

DATES.

1739-1799. Is life so dear, or peace so sweet, as to be purchased at the cost of chains and slavery? Forbid it, Almighty God! I know not what course others may take; but as for me, give me liberty, or give me death. *Ibid.*

1737-1809. And the final event to himself—Mr. Burke—has been that as he rose like a rocket, he fell like the stick. *Thomas Paine.*

" " These are the times that try men's souls. *Ibid.*

" " The sublime and the ridiculous are often so nearly related, that it is difficult to class them separately. One step above the sublime makes the ridiculous, and one step above the ridiculous makes the sublime again. *Ibid.*

1743-1826. The God who gave us life, gave us liberty at the same time. *Jefferson.*

" " When, in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth the separate and equal station to which the laws of nature and of nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation. *Ibid.*

" " We hold these truths to be self-evident, that all men are created equal; that they are endowed by their Creator with inalienable rights; that among these are life, liberty and the pursuit of happiness. *Ibid*

" " We mutually pledge to each other our lives, our fortunes, and our sacred honor. *Ibid.*

" " Error of opinion may be tolerated where reason is left free to combat it. *Ibid.*

" " Equal and exact justice to all men, of whatever state or persuasion, religious or political; peace, commerce, and honest friendship, with all nations,—entangling alliances with none; the support of the State governments in all their rights, as the most competent administrations for our domestic concerns, and the surest bulwarks against anti-republican tendencies; the preservation of the general government in its whole constitutional vigor, as the sheet anchor of our peace at home and safety abroad;....freedom of religion; freedom of the press; freedom of person under the protection of habeas corpus; and trial by juries impartially selected,—these principles form the bright constellation which has gone before us, and guided our steps through an age of revolution and reformation. *Ibid.*

" " If a due participation of office is a matter of right, how are vacancies to be obtained? Those by death are few; by resignation, none. *Ibid.*

Lord Stowell, Mrs. Barbauld, Sheridan, Crabbe, Burns, Wycherley, Southerne, Kemble, Wm. Pitt, Colman, Hurdie, Gen. Lee, Roland, Barere, Fouche, Morton, Mackintosh, Robert Hall, Kotzebue, Sir S. E. Brydges, J. Quincy Adams.

1745-1836. A dinner lubricates business. *Lord Stowell.*

1743-1825. Man is the nobler growth our realms supply. *Mrs. Barbauld.*

" " Wisdom mounts her zenith with the stars. *Ibid.*

1751-1816. You are not like Cerberus, three gentlemen at once, are you? *R. B. Sheridan.*

" " The honorable gentleman has said much that is original, and much that is good; but the good is not original, and I am sorry to add, the original is not good. But one other comment is necessary,—the gentleman has drawn upon his memory for his eloquence, and upon his imagination for his facts. *Ibid.*

" " As headstrong as an allegory on the banks of the Nile. *Ibid.*

" " My valour is certainly going! it is sneaking off! I feel it oozing out, as it were, at the palms of my hands. *Ibid.*

" " I own the soft impeachment. *Ibid.*

DATES.

1751-1815. Steal! to be sure they may, and, egad, serve your best thoughts as gypsies do stolen children,—disfigure them to make 'em pass for their own. *Ibid.*

" " Where they do agree on the stage, their unanimity is wonderful. *Ibid.*

" " An oyster may be crossed in love. *Ibid.*

" " You shall see a beautiful quarto page, where a neat rivulet of text shall meander through a meadow of margin. *Ibid.*

" " I leave my character behind me. *Ibid.*

" " An unforgiving eye, and a disinheriting countenance. *Ibid.*

" " Conscience has no more to do with gallantry than it has with politics. *Ibid.*

" " You write with ease to show your breeding,
But easy writing's curst hard reading. *Ibid.*

1754-1832. Books cannot always please, however good;
Minds are not ever craving for their food. *Crabbe.*

" " Be there a will, and wisdom finds a way. *Ibid.*

1759-1796. What's done we partly may compute,
But know not what's resisted. *Burns.*

" " I waive the quantum o' the sin,
The hazard of concealing;
But och! it hardens a' within,
And petrifies the feeling. *Ibid.*

" " In durance vile here must I wake and weep. *Ibid.*

1660-1746. Of the King's creation you may be; but he who makes a Count ne'er made a man. *Southerne.*

1757-1823. Perhaps it was right to dissemble your love,
But—why did you kick me down stairs. *Kemble.*

1759-1806. Prostrate the beauteous ruin lies; and all
That shared its shelter, perish in its fall. *Wm. Pitt.*

1762-1836. On their own merits, modest men are dumb. *Geo. Colman.*

1763-1801. Rise with the lark, and with the lark to bed. *Hurdis.*

1756-1816. To the memory of the man, first in war, first in peace, and first in the hearts of his countrymen. *Gen. Henry Lee.*

1754-1793. O liberty! liberty! how many crimes are committed in thy name. *Madame Roland.*

1755-1841. The tree of liberty only grows when watered by the blood of tyrants. *Barere.*

1763-1820. Sire, it is worse than a crime, it is a blunder. Said to Napoleon, by *Fouche.*

1764-1838. Approbation from Sir Hubert Stanley is praise indeed. *Morton.*

1765-1832. Diffused knowledge immortalizes itself. *Sir Jas. Mackintosh.*

" " The frivolous work of polished idleness. *Ibid.*

1764-1831 His imperial fancy—Edmund Burke's—has laid all nature under tribute, and has collected riches from every scene of the creation and every walk of art. *Robt. Hall.*

" " He might be a very clever man by nature, for aught I know, but he laid so many books upon his head that his brains could not move. (Kippis.) *Ibid.*

" " Call things by their right names,....Glass of brandy and water! That is the current but not the appropriate name; ask for a glass of liquid fire and distilled damnation. *Ibid.*

1761-1819. There is another and a better world. *Kotzebue.*

1762-1837. The glory dies not, and the grief is past *Sir S. E. Brydges.*

1767-1848. This hand, to tyrants ever sworn the foe,
For freedom only deals the deadly blow;
Then sheathes in calm repose the vengeful blade,
For gentle peace in freedom's hallowed shade. *J. Q. Adams.*

Canning, Coleridge, Wordsworth, Fuller, Lamb, Herbert, Montgomery, Spencer, Shelley, Campbell, Emmett, Sewall, Sir Walter Scott, Woodworth, Thomas Moore.

1770-1827. I called the New World into existence to redress the balance of the Old. *George Canning.*

" " Here's to the pilot that weathered the storm. *Ibid.*

1770-1850. Thou unassuming commonplace of nature. (The Daisy.) *Wordsworth.*

DATES.

1770-1850. That inward eye which is the bliss of solitude. *Ibid.*

" " Hunt half a day for a forgotten dream. *Ibid.*

" " The still, sad music of humanity. *Ibid.*

" " Is it a party in a parlour?
Crammed just as they on earth were crammed,—
Some sipping punch, some sipping tea,
But as you by their faces see,
All silent and all damned. *Ibid.*

1775-1834. All, all are gone, the old familiar faces. *Charles Lamb.*

" " Gone before, To that unknown and silent shore. *Ibid.*

1772-1834. Blest hour! it was a luxury to be. *S. T. Coleridge.*

" " To know, to esteem, to love,—and then to part,
Makes up life's tale to many a feeling heart. *Ibid.*

" " Earth, with her thousand voices, praises God. *Ibid.*

1593-1632. A dwarf on a giant's shoulders sees further of the two. *Herbert.*

1771-1854. Nightly pitch my moving tent
A day's march nearer home. *Montgomery.*

1770-1834. How noiseless falls the foot of time,
That only treads on flowers. *Spencer.*

1777-1844. To bear is to conquer our fate. *Campbell.*

1780-1803. Let there be no inscription upon my tomb; let no man write my epitaph; no man can write my epitaph. *R. Emmett.*

1748-1808. No pent up Utica contracts your powers,
But the whole boundless continent is yours. *Sewall.*

1771-1832. Love rules the court, the camp, the grove,
And men below, and saints above;
For love is heaven, and heaven is love. *Sir W. Scott.*

" " The silver link, the silken tie,
Which heart to heart, and mind to mind,
In body and in soul can bind. *Ibid.*

" " Breathes there the man with soul so dead,
Who never to himself hath said,
This is my own, my native land! *Ibid.*

" " What can they see in the longest Kingly line in Europe, save that it runs back to a successful soldier? *Ibid*

1785-1842. The old oaken bucket, the iron-bound bucket,
The moss-covered bucket, which hung in the well. *S. Woodworth.*

1779-1852. This narrow isthmus 'twixt two boundless seas,
The past, the future, two eternities. *Thos. Moore.*

" " Earth has no sorrow that Heaven cannot heal. *Ibid.*

" " The minds of some of our statesmen, like the pupil of the human eye, contract themselves the more, the stronger light there is shed upon them. *Ibid.*

Cunningham, Heber, Story, Decatur, Daniel Webster, Avonmore, John Smith, Schiller, Scott, Napoleon, Miner, Irving, Napier, Palafore, Venerable Bede, Goethe, Burton.

1785-1842. The hollow oak our palace is,
Our heritage the sea. *Cunningham.*

1783-1826. No hammers fell, no ponderous axes rung;
Like some tall palm the mystic fabric sprung,
Majestic silence! *Bishop Heber.*

1779-1845. Here shall the Press the People's right maintain,
Unawed by influence, and unbribed by gain;
Here patriot Truth her glorious precepts draw,
Pledged to Religion, Liberty and Law. *Story.*

1779-1820. Our country! in her intercourse with foreign nations, may she always be in the right; but our country, right or wrong. *Stc. Decatur.*

1782-1852. When my eyes shall be turned to behold for the last time the sun in heaven, may I not see him shining on the broken and dishonored fragments of a once glorious Union, on States dissevered, discordant, belligerent; on a land rent with civil feuds, or drenched, it may be, in fraternal blood. *Daniel Webster.*

" " Liberty and Union, now and forever, one and inseparable. *Ibid.*

DATES.

1782-1852. We wish that this column, rising toward heaven among the pointed spires of so many temples dedicated to God, may contribute also to produce in all minds, a pious feeling of dependence and gratitude. We wish, finally, that the last object to the sight of him who leaves his native shore, and the first to gladden his who revisits it, may be something which shall remind him of the liberty and glory of his country. Let it rise! let it rise till it meet the sun in its coming; let the earliest light of the morning gild it, and the parting day linger and play on its summit. (Bunker Hill Monument.) *Ibid.*

" " He smote the rock of the national resources, and abundant streams of revenue gushed forth. He touched the dead corpse of public credit, and it sprung upon its feet. *Ibid.*

" " On this question of principle, while actual suffering was yet afar off, the colonies raised their flag against a power, to which, for purposes of foreign conquest and subjugation, Rome in the height of her glory is not to be compared,—a power which has dotted over the surface of the whole globe with her possessions and military posts, whose morning-drum beat, following the sun, and keeping company with the hours, circles the earth with one continuous and unbroken strain of the martial airs of England. *Ibid.*

1782-1852. He it was that first gave to the law the air of a science. He found it a skeleton, and clothed it with life, colour and complexion; he embraced the cold statue, and by his touch it grew into youth, health, and beauty. (On Blackstone.) *Lord Avonmore.*

1769-1821. The stake I play for is immense,—I will continue in my own dynasty the family system of the Bourbons, and unite Spain forever to the destinies of France. Remember that the sun never sets on the immense empire of Charles V. (Scotts.) *Napoleon.*

1780-1865. When I see a merchant over-polite to his customers, begging them to taste a little brandy, and throwing half his goods on the counter, thinks I, that man has an axe to grind. *C. Miner.*

1783-1859. Free livers on a small scale, who are prodigal within the compass of a guinea. *Washington Irving.*

" " The Almighty Dollar, that great object of universal devotion throughout our land, seems to have no genuine devotees in these peculiar villages. *Ibid.*

1785-1860. Napoleon's troops fought in bright fields, where every helmet caught some beams of glory, but the British soldier conquered under the cool shade of aristocracy; no honors awaited his daring, no despatch gave his name to the applauses of his countrymen; his life of danger and hardship was uncheered by hope, his death unnoticed. *Sir W. F. P. Napier.*

Cervantes, Byron, Marcy, Rochefoucauld, Barrett, Brougham, Rufus Choate, Lord Macaulay, Volney, Horace Walpole, H. Kirk White, Shelley, David Hume, Sir Henry Taylor, Wm. H. Seward, Sheridan, Layard, R. W. Emerson.

1788-1824. On with the dance! let joy be unconfined. *Byron.*

672-735. While stands the Coliseum, Rome shall stand, when falls the Coliseum, Rome shall fall, and when Rome falls,—the World. *Venerable Bede.*

1749-1832. Know'st thou the land where the lemon-trees bloom,
Where the gold orange glows in the deep thicket's gloom,
Where a wind ever soft from the blue heaven blows,
And the groves are of laurel, and myrtle, and rose? *Goethe.*

1576-1640. Hannibal as he had many virtues, so had he many vices. *Burton.*

1788-1824. Truth denies all eloquence to woe. *Byron.*

" " The ocean to the river of his thoughts. *Ibid.*

1547-1616. For her my heart is wax to be moulded as she pleases, but enduring as marble to retain whatever impression she shall make upon it. *Cervantes.*

DATES.

1788-1824. I awoke one morning and found myself famous. *Byron.*

1613-1680. The pleasure of love is in loving. We are happier in the passion we feel than in that we excite. *Rochefoucauld.*

1785-1820. Not she with trait'rous kiss her Savior stung,
Not she denied him with unholy tongue,
She, while apostles shrank, could danger brave,
Last at his cross, and earliest at his grave. *E. S. Barrett.*

1779-1868. Let the soldier be abroad if he will, he can do nothing in this age. There is another personage, a personage less imposing in the eyes of some, perhaps insignificant. The schoolmaster is abroad, and I trust to him, armed with his primer, against the soldier in full military array. *Lord Brougham.*

" " In my mind, he was guilty of no error, he was chargeable with no exaggeration, he was betrayed by his fancy into no metaphor, who once said, that all we see about us, Kings, Lords, and Commons,—the whole machinery of the State, all the apparatus of the system, and its varied workings, end in simply bringing twelve good men into a box. *Ibid.*

" " Pursuit of knowledge under difficulties. *Ibid.*

1799-1859. There was a State without King or nobles; there was a church without a Bishop; there was a people governed by grave magistrates which it had selected, and equal laws which it had framed. *Rufus Choate.*

" " We join ourselves to no party that does not carry the flag, and keep step to the music, of the Union. *Ibid.*

" " Its constitution the glittering and sounding generalities of natural right which make up the Declaration of Independence. *Ibid.*

1717-1797. At last some curious traveler from Lima will visit England and give a description of the ruins of St. Paul's, like the editions of Baalbec and Palmyra. *Earl of Oxford, Horace Walpole.*

1785 1806. Where now is Britain?
* * * * *
Even as the savage sits upon the stone
That marks where stood her capitols, and hears
The bittern booming in the weeds, he shrinks
From the dismaying solitude. *Henry Kirke White.*

1800-1859. The Puritans hated bear-baiting, not because it gave pain to the bear, but because it gave pleasure to the spectators. *Lord Macaulay.*

" " To every man upon this earth,
Death cometh soon or late,
And how can man die better
Than in facing fearful odds,
For the ashes of his fathers,
And the temples of his Gods? *Ibid.*

" " How well Horatius kept the bridge,
In the brave days of old. *Ibid.* [*Taylor.*

1800. The world knows nothing of its greatest men. *Sir Henry*

" Such souls.....
Vanish like lightning, but they leave behind
A voice, that in the distance far away
Wakens the slumbering ages. *Ibid.*

1801-1872. There is a higher law than the constitution. *Wm. H. Seward.*

" " It is an irrepressible conflict between opposing and enduring forces. *Ibid.*

1751-1816. A life spent worthily should be measured by a nobler line, by deeds, not words. *Sheridan.*

1817. I have always believed that success would be the inevitable result if the two services, the army and the navy, had fair play, and if we sent the right man to fill the right place. *A. H Layard.*

1803. What are they all in their high conceit,
When man in the bush with God may meet. *R. W. Emerson.*

" Every man does his best thing easiest. *Ibid.*

" The silent organ loudest chants
The master's requiem. *Ibid.*

S. F. Adams, E. Cook, C. Dickens, Tate and Brady, Archbishop Cranmer, Herodotus, Hesiod, Polycrates, Tertullian, Plato, Sallust, Plutarch, Valerius Maximus, Aristotle, Æschines.

DATES.

Nearer, my God, to Thee,
Nearer to Thee!
E'en though it be a cross
That raiseth me:
Still all my song shall be,
Nearer, my God, to Thee,
Nearer to Thee. *Sarah Flower Adams.*

1817. I love it—I love it, and who shall dare
To chide me for loving that old arm chair! *Eliza Cook.*

1812-1870. He's tough ma'am, tough, is J. B., tough, and de-vilish sly. *Dickens.*

" " The bearings of this observation lays in the application on it. *Ibid.*

" " A dem'd, damp, moist, unpleasant body. *Ibid.*

" " My life is one dem'd horrid grind.

" " Barkis is willin'. *Ibid.*

" " Whatever was required to be done, the Circumlocution Office was beforehand with all the departments, in the act of perceiving *How not to do it. Ibid.*

" " In came Mrs. Fezziwig, one vast substantial smile. *Ibid.*

" " Why are we in the mansions of the rich and great? Are we bidden to feast with them? To play with them upon the lute? *Ibid.*

" " My little woman, said Mr. Snagsby, likes her religion hot. *Ibid.*

A.D. 911. In the midst of life we are in death. *Notker.*

1652-1715. The sweet remembrance of the just,
Shall flourish when he sleeps in dust. *Tate and Brady.*

1489-1556. To have and to hold from this day forward, for better for worse, for richer for poorer, in sickness and in health, to love and to cherish, till death us do part. *Episcopal Marriage Service. Cranmer.*

" " We have left undone those things which we ought to have done, and we have done those things which we ought not to have done. *Morning Prayer.*

" " The noble army of martyrs.

" " Read, mark, learn, and inwardly digest. *Litany.*

" " To do my duty in that state of life, into which it shall please God to call me. *Catechism.*

" " An outward and visible sign of an inward and spiritual grace. *Ibid.*

" " The iron entered into his soul. *Psalms.*

B.C. 484-420. Among the Greeks a victory in which the conquerors suffered quite as severely as the vanquished, was called a Cadmean victory. *Herodotus.*

660 Polycratus having asked the Delphic Oracle how he might find the treasure left on the field of Platæa by Mardonius, the general in command of Xerxes' army, was answered, "Leave no stone unturned." *Polycrates.*

A.D. 150-230. The blood of the martyrs is the seed of the Church. *Tertullian.*

B.C. 429-348. Plato defined a man as, "A two-legged animal without feathers," and Diogenes discredited the definition by plucking a rooster and carrying the unhappy bird to the school. Plato then added to his definition the clause: "Having broad, flat nails." *Plato.*

A.D. 150-230. "I believe it, because it is impossible," is a misquotation of Tertullian, who said, "It is certain, even if impossible." *Tertullian.*

B.C. 86-34. Every man is the architect of his own fortune. *Sallust.*

A.D. 100. Cæsar is said to have divorced his wife because of a dream, giving as his motive, the sentence, "The wife of Cæsar should be above suspicion." *Plutarch.*

" Eurybiades having raised his staff threateningly, Themistocles reproved with the words, "Strike if you will, but hear." *Ibid.*

DATES.

A. D. 100. A Roman having divorced his wife was severely censured because he did not specify her faults; at length he held out his shoe to his critics and said, "None of you can tell where the shoe pinches." *Ibid.*

A.D. *Circa* 30. The famous "appeal from Philip drunk to Philip sober" is mentioned by Valerius Maximus in his collection of anecdotes." *Valerius M.*

100. Aristophanes is credited with the phrase, "To call a spade a spade." *Plutarch.*

384-322. Aristotle first explained how, "To beg the Question," in his Topica in which he gives five methods. The first occurrence of the words in an English garb was in a work on Logic in 1584. *Aristotle.*

Phædrus, St. Augustine, Erasmus, Harrison, Butler, Alonso of Aragon, Ward, Tacitus, John Ball, William of Orange, Hume, Warburton, Martin, "Spectator," Col. Blacker, Wedgwood, Charles II, Hoyle, Stiles, Randall, Dean Tucker.

18. A baldheaded man trying to kill a fly that had stung his pate, gave himself a severe blow; and the insect improved the occasion by saying to his angry victim, "You have added insult to injury." *Phædrus.*

354-430. St. Augustine consulted St. Ambrose as to fasting on Saturdays when in Rome. It was not the custom to fast in Milan, but the Saints agreed that "When in Rome you should do as the Romans do." *St. Augustine.*

1440. "The art preservative of all arts," is the commendatory title given to printing in Harlem, upon the facade of a house supposed to have been occupied by Lawrence Koster, one of the reputed inventors.

1542. That same man that runneth awaie,
Maie again fight another daie. (*Apothegms.*) *Erasmus.*
(The idea is expressed by Tertullian, and can be traced back to Aristophanes, as well as forward to Butler, Scarron, Ray, and Oliver Goldsmith, besides lesser celebrities.)

1577. The popular rhyme,
Thirty days hath September,
April, June, and November,
February hath twenty-eight alone,
And all the rest have thirty-one,
Unless when leap year doth combine
And give to February twenty-nine,
Can be traced back to Harrison's description of Britaine, which was prefixed to Holinshed's Chronicles, in 1577. *Harrison.*

1599. It is unseasonable and unwholesome in all months that have not an R in their name to eat an oyster. *Butler.*

" Old wood to burn! Old wine to drink! Old friends to trust! Old authors to read! *Alonso of Aragon.*

1645. "Let justice be done though the heavens fall," a proverb quoted by Ch. Justice Mansfield, in the case of the King *vs.* Wilkes, was first printed 125 years earlier, in Ward's Simple Cobbler of Aggawam, in America. *Ward.*

55-117. "God always favors the heaviest battalions," the groundwork for one of Napoleon's apothegms, can be traced from the writings of Tacitus, through Bussy Rabutin and Voltaire to the Emperor. *Tacitus.*

1430. When Adam dolve, and Eve span,
Who was then the gentleman?
John Ball used these lines to encourage the rebels in the war. *John Ball.*

1711-1776. When the Duke of Buckingham urged upon William of Orange that the United Provinces must be conquered, the Prince replied, "I will not see my country's ruin. *I will die in the last ditch.*" *Hume.*

1810. Francis the First, of France, after the defeat at Pavia, where he became the prisoner of Charles V., wrote to his mother: "Madam, all is lost save honour." *Martin.*

DATES.

1716. Tobias Hobson was a livery stable keeper, who always contrived to make his patrons take the horse he wanted to let, regardless of the likings of his customers, yet it always seemed that the patrons were allowed free selection; hence arose the common saying, "Hobson's choice," when there *was* no choice. *Spectator.*

1834. Cromwell being about to attack the enemy, posted on the other side of a river, concluded an address to his troops by saying: "Put your trust in God, my boys, but keep your powder dry." *Blacker.*

1768. Wedgwood, the potter, made a medallion representing a negro in chains, with hands raised to heaven as he knelt in prayer, and that idea, with the motto "Am I not a man and a brother?" became the seal of the London Anti Slavery Society. *Wedgwood.*

1672-1769. When in doubt win the trick. (Rules for whist.) *Hoyle.*

1727-1795. "Rebellion to tyrants is obedience to God" was inscribed on a cannon on a hill near Martha Bay, Jamaica, where the ashes of Bradshaw—President of the tribunal that sentenced Charles I.—were lodged. *Stiles.*

1858. The semi-epitaph is supposed to have been an afterthought, due to Dr. Franklin. It was found among Thomas Jefferson's papers, and in his handwriting, according to his biographer. *Randall.*

Voltaire, Jeremy Taylor, Young, Tallyrand, Shakspere, Marechal Villars, Priestly, Sevigne, Cornuel, Montaigne, Plutarch, Bentham, Beccaria, Shaftesbury, Raleigh, Burton, Byrd, Southwell, Spense, Winifreda, Rougemont, Junius, Mackintosh, Bobart, Dumas, Stanley, Metcalf.

1694-1778. Speech was given to man to conceal his thoughts. *Voltaire.*

1613-1667. The germ of the saying is first found in the writings of *Bishop Jeremy Taylor.*

1684-1765. Men talk only to conceal the mind. *Young.*

1754-1838. Harel ascribed this saying to the great diplomatist. *Talleyrand.*
(Lloyd, South, Butler, Goldsmith and others utter the axiom.)

1754-1838. Beginning of the end. *C'est te commencement de la fin. Talleyrand.*
(Prince Talleyrand kept a book in which he compiled sayings and anecdotes for use, and thus was credited with many not his own.)

1564-1616. That is the true beginning of our end. (Midsummer Night's Dream.) *Shakspere.*

1653-1734. "Save me from my friends, I can defend myself from my enemies," was said to Louis XIV. by his favorite courtier and commander, *Marechal Villars.*
(A similar sentiment is expressed by George Canning.)

1733-1804. "Orthodoxy is my doxy, Heterodoxy is another man's doxy." This sentence is said to have been the answer of Bishop Warburton to Lord Sandwich in the "Lords," when test laws were debated. *Priestley.*

1626-1696. "No man is a hero to his valet" is a saying ascribed to *Madam de Sevigne.*

1533-1592. The line, "Few men are admired by their servants," is in the Essays of *Montaigne.*

100. And the root of the saying may be found in the works of *Plutarch.*

1748-1832. "Greatest happiness of the greatest number" is set forth by *Jeremy Bentham.*

1593. Even such is Time, that takes on trust
Our youth, our joys, our all we have,
And pays us but with age and dust;
Who in the dark and silent grave,
When we have wandered all our ways,
Shuts up the story of our days;
But from this earth, this grave, this dust,
My God shall raise me up, I trust. [*Raleigh.*
(Written in his Bible the night before his execution.) *Sir W.*

DATES.

1576-1640. As much valor is to be found in feasting as in fighting; and some of our City Captains and *Carpet Knights* will make this good, and prove it. *Burton.*

1588. My mind to me a kingdom is. (In Percy's Reliques.) *Byrd.*

1560-1595. My mind to me an empire is
While grace affordeth health. *Southwell.*

" I saw the new moon, late yestreen,
Wi' the auld moon in her arm. *Sir Patrick Spense.*

1726. We'll shine in more substantial honors,
And to be noble we'll be good. *Winifreda.*

" And when with envy Time, transported,
Shall think to rob us of our joys,
You'll in your girls again be courted,
And I'll go wooing in my boys. *Ibid.*

1576-1640. He that will not when he may,
When he will, he shall have nay. *Burton.*

1815. "The guard dies, but never surrenders" was an expression falsely attributed to Cambronne, at Waterloo. It appears to have been invented by Rougemont two days after the battle.

1769-1772. "I do not give you to posterity as a pattern to imitate, but an example to deter." (To the Duke of Grafton.) *Junius.*

" Private credit is wealth, public honor is security; the feather that adorns the royal bird supports its flight; strip him of his plumage and you fix him to the earth. *Ibid.*

1554. "One man's wit, and all men's wisdom." Earl Russell's definition of a proverb, given at breakfast, at Mardock's. *Mackintosh.*

1726. Think that day lost whose low descending sun,
Views from thy hand no noble action done. *Bobart.*

" "Order reigns in Warsaw" was the announcement by General Sebastian, that Poland was prostrated by Russian troops. *Dumas.*

" A foreign nation is a contemporaneous posterity. *Stanley.*

1551-1623. Young men think old men fools, and old men know young men to be so. Credited by Camden to *Dr. Metcalf.*

ORIGIN OF PROVERBIAL EXPRESSIONS COMMONLY USED

TRACED TO

Chaucer, Horace, Middleton, Tusser, Spenser, Stirling, Virgil, Herbert, Shakspere, Cervantes, Ray, Beaumont and Fletcher, Ford. Smollett, Britain, Webster, Sorbiere, Sterne, Cougham, Butler, Brown, Skelton, Peele, Pilkington, St. Jerome, Marlowe, Lord Bacon, Rabelais, Gay, and Sir H. Sheers.

DATES.

1328-1400. All that glitters is not gold. The proverb rises in *Chaucer.*

1627. At sixes and sevens. *Middleton.*

1515-1580. "Better late than never," seems to have originated with *Tusser.*

1553-1599. "By hook or crook" seems to rise originally in Færie Queene. *Spenser.*

B.C. (Reappears in Beaumont and Fletcher's Women Pleased.)

70-19. "Compare great things with small," is first found in the *Georgics. Virgil.*

1593-1632. "Comparisons are odious" seems to originate with *Lord Herbert.*

1564-1616. Comparisons are odorous. (Much Ado About Nothing.) *Shakspere.*

1547-1616. Comparisons are offensive. (Don Quixote.) *Cervantes.*

1628-1705. "Dark as pitch" originated with Ray, and used by Bunyan. *Ray.*

1586-1616. "Deeds, not words," first occurs in The Lover's Progress. *Beaumont and Fletcher.*

" " "Devil take the hindmost," in Bonduca, by *Beaumont and Fletcher.*

1586-1640. "Diamonds cut diamonds," in The Lover's Melancholy, by *Ford.*

1586-1616. Discretion the best part of valor. King and no king. *Beaumont and Fletcher.*

1628-1705. "Every tub must stand upon its own bottom," in Proverbs, by *Ray.*

1564-1616. Every why hath a wherefore Repeated by Butler after *Shakspere.*

1721-1771. Facts are stubborn things. Translation of Gil Blas, by *Smollett.*

DATES.

1721-1771. "Faint heart never won fair lady," repeated by King, Burns and Colman, after *Britain.*

1564-1616. Fast and loose. (Love's Labor Lost) by *Shakspere.*

1587-1638 "Give an inch, he'll take an ell," repeated by Hobbes, after *John Webster.*

1610-1670. Give ruffles to a man who wants a shirt. Tom Brown and Goldsmith. *Sorbiere.*

1628-1705. God sends meat, and the Devil sends cooks. Garrick, after *Ray.*

1600-1680. Gray mare will prove the better horse. Proverb appropriated by *Butler.*
(Repeated by Fielding and Prior, and explained by Macaulay.)

1663-1704. Hail fellow, well met Repeated by Dean Swift, after *Tom Browne.*

1460-1529. He knew what's what. Repeated by Butler, after *Skelton.*

1552-1598. He must go that the Devil drives. Repeated by Shakspere, after *Peele.*

1328-1400. He must have a long spoon, that must eat with the Devil. *Chaucer.*
(Repeated by Marlowe, Shakspere, and others.)

1547-1616. Honesty is the best policy. Repeated by Byron, after *Cervantes.*

1564-1616. Ill blows the wind that profits nobody. (Henry VI.) *Shakspere.*

1627. In spite of my teeth. Repeated by Southern, Fielding, and Garrick. *Middleton.*

1564-1616. Let the world slide. Repeated by John Heywood, after *Shakspere.*

1586-1616. Let us do or die—a Scottish motto—repeated by Burns and Campbell, after *Beaumont and Fletcher.*

340-420. Look a gift horse in the mouth. Used by Rabelais and Butler, after *St. Jerome.*

1523-1580. Look ere thou leap, see ere thou go. Originated by *Tusser.*

1600-1680. Look before you, ere you leap. In Hudibras, by *Butler.*

1565-1593. Love me little, love me long. Used by Herrick, after *Marlowe*

DATES.

1504-1616. Main chance. Repeated by Butler and Dryden, after *Shakspere.*

1688-1732. Midnight oil. Repeated by Shenstone, Cowper and Lloyd, after *Gay.*

1495-1553 Moon is made of green cheese. Repeated by Butler, after *Rabelais.*

1533-1599. Mother wit. Repeated by Shakspere and Marlowe, after *Spenser.*

1608. More the merrier. Title of a book of epigrams. Used also by *Beaumont and Fletcher.*

1586-1616. Nine days wonder. Repeated by Quarles, after *Beaumont and Fletcher.*

" " No better than you should be. Repeated by Fielding, after *Beaumont and Fletcher.*

1759. No love lost between us. Repeated by Garrick and Fielding, after *Goldsmith.*

1380-1471. Of two evils, always the less is to be chosen. Repeated with variations by Hooker, Prior, Erasmus, and Chaucer; traceable also to Cicero. *Thos. a Kempis.*

1561-1626. Remedy worse than the disease. Originated by *Francis, Lord Bacon.*

1574-1637. Smell a rat. Originated apparently in The Tale of a Tub, by *Ben Jonson.*

1628-1705. Spare the rod, and spoil the child. Used by Butler, after *Proverbs,* by *Ray.*

" " Speech is silvern, silence is golden. *German Proverb.*

1587-1638. Strike while the iron is hot. Used by Farquhar, after *John Webster.*

1564-1616. Tell truth and shame the Devil. Used by Dean Swift after *Shakspere.*

1593-1632. The lion is not so fierce as they paint him. Used by Fuller, after *Lord Herbert.*

1586-1616. Though I say it that should not say it. Used by Fielding and Cibber, after *Beaumont and Fletcher.*

1533-1599. Through thick and thin. Used by Middleton, Kemp, Butler, Dryden, Pope, and Cowper, after the Færie Queene, by *Spenser.*

1328-1400. To make a virtue of necessity. *Chaucer.*

" " To see and to be seen. Used by Ben Jonson, Dryden, and Goldsmith, after *Chaucer.*

1627. Turn over a new leaf. Originated apparently by *Middleton.*

1628-1705. Two of a trade seldom agree. *Proverbs* by *Ray.*

1553-1600. Two strings to his bow. *Bishop Hooker.*

1631-1701. Virtue is her own reward. Tyrannic Love, by *Dryden.*

1664-1721. Virtue is its own reward. Used by Gray and Home, after *Prior.*

" " Virtue is to herself the best reward. From Cupid's Conflict. *Henry More.*

DATES.

1576-1640. Where God hath a temple, the Devil will have a chapel. *Burton.*

1663-1731. Wherever God erects a house of prayer,
The Devil always builds a chapel there. *De Foe.*

1574-1637. Wrong sow by the ear. Used by Butler and Colman, after *Ben Jonson.*

1564-1616. Word and a blow. Used by Bunyan and Dryden, after *Shakspere.*

1552-1598. Parish me no parishes. (The Old Wives' Tale.) *Peele.*

1564-1616. Grace me no grace, nor uncle me no uncle. (Richard II.) *Shakspere.*

" " Thank me no thanks, and proud me no prouds. (Romeo and Juliet.) *Ibid.*

1586-1616. Vow me no vows. Wit without money. *Beaumont and Fletcher.*

" " Plot me no plots. (Knight of the burning Pestle.) *Beaumont and Fletcher.*

1574-1637. O me no O's. The case is altered. *Ben Jonson*

1584-1640. Cause me no causes. (A new way to pay old debts.) *Massinger.*

" " Virgin me no virgins. (A new way to pay old debts.) *Ibid.*

1584-1640. End me no ends. (A new way to pay old debts.) *Ibid.*

1586-1640. Front me no fronts. (The Lady's Trial.) *Ford.*

1631-1701. Midas me no Midas. (The Wild Gallant.) *Dryden.*

1707-1754 Petition me no petitions. (Tom Thumb.) *Fielding.*

" " Map me no maps. (Tom Thumb.) *Ibid.*

" " But me no buts. (Tom Thumb.) *Ibid.*

1631-1701. Madam me no madam. (The Wild Gallant.) *Dryden.*

1720-1777 Play me no plays. (The Knight.) *Foote.*

1771-1832. Clerk me no clerks. (Ivanhoe.) *Scott.*

1809-1832. Diamond me no diamonds! Prize me no prizes. (Elaine.) *Tennyson.*

1690-1797. Macklin used to lecture on Aids to Memory, claiming that with his system he could repeat any paragraph of moderate length after once reading.

1720-1777. Foote, the comedian, who was present at one of the lectures, wrote a nonsense paragraph, which he challenged Macklin to repeat, after one or more perusals. The paragraph ran as follows: "So she went into the garden, to cut a cabbage leaf, to make an apple pie, and at the same moment a great she bear coming up the street, popped its head into the shop: 'What! no soap?' So he died, and she very prudently married the barber, and there were present the Joblilies, the Gayrulies, the Picalilies, and the Grand Panjandrum himself, with the little round button on the top; and they all played the game of Catch as Catch Can, until the gunpowder ran out of the heels of their boots." Macklin declined the challenge.

THE MODERN JACULA PRUDENTUM AND MAGAZINE OF QUOTATIONS.

Poetical Selections of Striking Beauty and Unrivalled Gems of Literature.

Joseph Addison.

The important day, big with the fate
Of Cato, and of Rome.

'Tis not in mortals to command success,
But we'll do more, Sempronius; we'll deserve it.

The woman who deliberates is lost.

The post of honor is a private station.

It must be so —Plato, thou reasonest well!—
Else whence this pleasing hope, this fond desire,
This longing after immortality?
Cato.

Rides in the whirlwind, and directs the storm.
The Campaign.

I seem to tread on classic ground.

The hand that made us is divine.
On Italy.

Wm. Cullen Bryant.

All that tread
The globe are but a handful to the tribes
That slumber in its bosom.

So live that when thy summons comes to join
The innumerable caravan, which moves
To that mysterious realm,....thou go not
Like the quarry slave at night. . .but sustained
By an unfaltering trust.
Thanatopsis.

meditation on death.

The melancholy days are come, the saddest of the year,
Of wailing winds, and naked woods, and meadows brown and sear.
Death of the Flowers.

Truth crushed to earth shall rise again,
The eternal years of God are hers;
But Error wounded, writhes with pain,
And dies among his worshippers.
The Battlefield.

But 'neath yon crimson tree,
Lover to listening maid might breathe his flame,
Nor mark, within its roseate canopy,
Her blush of maiden shame.
Autumn Woods.

Robert Burns.

The rank is but the guinea stamp,
The man's the gowd for a' that.

A prince can make a belted knight,
A marquis, duke, and a' that;
But an honest man's aboon his might,
Guid faith he maunna fa' that.
Honest Poverty.

But to see her was to love her,
Love but her and love forever.

Had we never loved sae kindly,
Had we never loved sae blindly,
Never met or never parted,
We had ne'er been broken-hearted.
A Fond Kiss.

From scenes like these, old Scotia's grandeur springs
That makes her loved at home, revered abroad;
Princes and lords are but the breath of kings,
"An honest man 's the noblest work of God."
The Cotter's Saturday Night.

Man's inhumanity to man
Makes countless thousands mourn.
Man Was Made to Mourn.

Liberty's in every blow!
Let us do or die.
Bannockburn.

Where sits our sulky, sullen dame,
Gathering her brows like gathering storm,
Nursing her wrath to keep it warm.

Tam lo'ed him like a vera brither,
They had been fon for weeks thegither.

The landlady and Tam grew gracious,
Wi' favors, secret, sweet, and precious.

The landlord's laugh was ready chorus.

Or like the snow fall in the river,
A moment white then melts for ever.
Tam O'Shanter.

O wad some power the giftie gie us
To see oursels as ithers see us.
To a Louse.

The best laid schemes o' mice and men
Gang aft agley.
To a Mouse.

And like a passing thought, she fled
In light away.
The Vision.

Perhaps it may turn out a sang,
Perhaps turn out a sermon.
Epistle to a Friend.

Lord Byron.

Unhappy White, his life was in its spring,
And his young muse just waved its joyous wing,
When Death, the spoiler came, and all his promise fair,
Hath sought the grave to dwell forever there.

So the struck eagle, stretched upon the plain,
No more through rolling clouds to soar again,
Viewed his own feather on the fatal dart,
And winged the shaft that quivered in his heart.
Bards and Reviewers.

Maidens, like moths, are ever caught by glare,
And mammon wins, where seraphs might despair.

In hope to merit Heaven by making earth a Hell,
The dome of Thought, the palace of the Soul.

Fair Greece! sad relic of departed worth!
Immortals tho' no more; though fallen, great!

Hereditary bondsmen! know ye not,
Who would be free, themselves must strike the blow?

The waves beneath me, bound as a steed
That knows his rider.

There was a sound of revelry by night,
And Belgium's capital had gathered then
Her beauty and her chivalry, and bright
The lamps shone o'er fair women and brave men;
A thousand hearts beat happily; and when
Music arose with its voluptuous swell,
Soft eyes looked love to eyes which spake again,
And all went merry as a marriage-bell.

Battle's magnificently stern array.

And though the heart will break, yet brokenly live on.

To me, high mountains are a feeling,
But the hum of human cities, torture.

In solitude where we are least alone.

Lovely in your strength as is the light
Of a dark eye in woman.

Sapping a solemn creed with solemn sneer.

I stood among them, but not of them.

Italia, thou who hast the fatal gift of beauty.

Man, thou pendulum betwixt a smile and tear.

There is a pleasure in the pathless woods,
There is a rapture on the lonely shore,
There is society where none intrudes,
By the deep sea, and music in its roar;
I love not man the less, but nature more.

Man sinks into thy depths with bubbling groan,
Without a grave, unknell'd, uncoffin'd, and unknown.

Time writes no wrinkle on thine azure brow—
Such as creation's dawn beheld, thou rollest now.

Childe Harold.

'Tis Greece, but living Greece no more!
So coldly sweet, so deadly fair,
We start, for soul is wanting there.

Freedom's battle, once begun,
Bequeathed by bleeding sire to son,
Though baffled oft, is ever won.

Where all....save the spirit of man is divine

He makes a solitude, and calls it—peace.

The Giaour.

She walks the waters like a thing of life

There was a laughing devil in his sneer.

The Corsair.

Lord of himself,—that heritage of woe.

Lara.

The Assyrian came down like the wolf on the fold,
And his cohorts were gleaming in purple and gold.

Heb. Melodies.

When all of genius that can perish dies.

Death of Sheridan.

A change came o'er the spirit of my dream.

The Dream.

They never fail who die in a great cause.

Marino Faliero.

'Tis sweet to know there is an eye will mark
Our coming, and look brighter when we come.

All who joy would win,
Must share it,—Happiness was born a twin.

The isles of Greece!
Where burning Sappho loved and sung.

Place me on Sunium's marbled steep,
Where nothing, save the waves and I,
May hear our mutual murmurs sweep;
There, swan-like, let me sing and die.

I've stood upon Achilles' tomb,
And heard Troy doubted; time will doubt of Rome.

Don Juan.

The best of prophets of the Future is the Past.

Letter.

Philip James Bailey.

We live in deeds, not years; in thoughts, not breaths;
In feelings, not in figures on a dial.
We should count time by heart-throbs. He most lives
Who thinks most, feels the noblest, acts the best.

I'll to the mountains. I will not think the thoughts
Nor breathe the breath of other men.

Poets are all who love, who feel great truths,
And tell them; and the truth of truths is love.

Festus.

Samuel Butler.

We grant, altho' he had much wit,
He was very shy of using it.

For rhetoric he could not ope
His mouth, but out there flew a trope.

He knew what's what, and that's as high
As metaphysic wit can fly.

Compound for sins, they are inclined to,
By damning those they have no mind to.

Ay me! What perils do environ
The man that meddles with cold iron.

Doubtless the pleasure is as great
Of being cheated, as to cheat.

To swallow gudgeons ere they're catched,
And count their chickens ere they're hatched.

'Cause grace and virtue are within
Prohibited degrees of kin;
And therefore no true saint allows
They should be suffered to espouse.

The tools for working out salvation,
By mere mechanic operation.

True as the dial to the sun,
Although it be not shin'd upon.

For those that fly may fight again,
Which he may never do that's slain.

He that complies against his will
Is of his own opinion still.

Hudibras.

Tom Brown.

I do not love thee, Doctor Fell,
The reason why I cannot tell;
But this alone, I know full well,
I do not love thee, Doctor Fell.

Duke of Buckingham.

There's no such thing in nature, and you'll draw
A faultless monster which the world ne'er saw.
Essay.

Beaumont and Fletcher.

A soul as white as heaven.
Maid's Tragedy.

O great corrector....thou grand decider
....that healest with blood
The earth when it is sick, and curest the world
O' the pleurisy of people.
Noble Kinsmen.

The eternal substance of his greatness.
The False One.

What's one man's poison,....
Is another's meat.
Love's Cure.

Of all the paths leading to woman's love,
Pity's the straightest.
Knight of Malta.

Calamity is man's true touchstone.
Triumph of Honor.

There is a method in man's wickedness;
It grows up by degrees.
King and no King.

Francis Beaumont.

Words....so nimble and full of flame,
As if every one....had put his whole wit in a jest.
To Ben Jonson.

Bishop Berkeley.

Westward the course of empire takes its way.
America.

Robert Blair.

The school-boy with his satchel in his hand,
Whistling aloud to bear his courage up.
The Grave.

Thos. Campbell.

'Tis distance lends enchantment to the view.

And Freedom shrieked—as Kosciusko fell.

Like angel-visits, few and far between.
Pleasures of Hope.

'Tis the sunset of life gives me mystical lore,
And coming events cast their shadows before.

With his back to the field, and his feet to the foe.
Lochiel's Warning.

Whose flag has braved a thousand years,
The battle and the breeze.
Ye Mariners of England.

The sentinel stars set their watch in the sky.
Soldier's Dream.

There was silence deep as death;
And the bravest held his breath, for a time.
Battle of the Baltic.

To live in hearts we leave behind, is not to die.
Hallowed Ground.

George Canning.

Story? God bless you! I have none to tell, sir.
The Needy Knife Grinder.

A sudden thought strikes me,—let us swear an eternal friendship.
The Rover.

And finds, with keen, discriminating sight,
Black's not so black, nor white so *very* white.

Of all the plagues, good Heaven, thy wrath can send,
Save, save, Oh! save me from the *candid Friend!*
New Morality.

Samuel Taylor Coleridge.

We were the first that ever burst
Into that silent sea.

As idle as a painted ship
Upon a painted ocean.

A noise like of a hidden brook
In the leafy month of June,
That to the sleeping woods all night
Singeth a quiet tune.

He prayeth best, who loveth best,
All things both great and small.

A sadder and a wiser man,
He rose the morrow morn.
Ancient Mariner.

A lady so richly clad as she—
Beautiful exceedingly.

A sight to dream of, not to tell!

And to be wroth with one we love,
Doth work like madness in the brain.
Christabel.

And in to-day already walks to-morrow.
Wallenstein.

My eyes make pictures when they are shut.
Day-Dream.

William Cowper.

God made the country, and man made the town.

O for a lodge in some vast wilderness!

England, with all thy faults I love thee still.

The toil
Of dropping buckets into empty wells,
And growing old in drawing nothing up.

The cups that cheer, but not inebriate.

Gloriously drunk, obey the important call.

War is a game, which, were their subjects wise,
Kings would not play at.

Books are not seldom talismans and spells.
The Task.

He that runs may read.
Tirocinium.

How much a dunce that has been sent to roam
Excels a dunce that has been kept at home.
Progress of Error.

I am monarch of all I survey,
My right there is none to dispute.
Andrew Selkirk.

The darkest day
Live till to-morrow, will have passed away.
Needless Alarm.

Will M. Carleton.

We arg'ed the thing at breakfast, we arg'ed the thing at tea;
And the more we arg'ed the question, the more we didn't agree.

And so that heaven we arg'ed no nearer to us got;
But it give us a taste of something a thousand times as hot.

I don't complain of Betsy, or any of her acts,
Exceptin' when we've quarrelled, and told each other facts.
Betsy and I Are Out.

She said in regards to heaven, we'd try to learn its worth,
By startin' a branch establishment and runnin' it here on earth.
How Betsy and I Made Up.

Richard Crashaw.

The conscious water saw its God and blushed.
The Miracle in Cana.

Life that dares send a challenge to his end,
And when it comes, say, Welcome friend!
Wishes.

Abraham Cowley.

His time, for ever; everywhere his place.
Friendship.

Nothing is there to come, and nothing past,
But an eternal now does always last.
Davidsis.

William Congreve.

Music hath charms to soothe the savage breast.

Nor hell a fury like a woman scorned.
The Mourning Bride.

Married in haste, we may repent at leisure.
The Old Bachelor.

John Dryden.

Resolved to ruin or to rule the State.

The people's prayer, the glad diviner's theme,
The young men's vision, and the old men's dream.

A man so various that he seemed to be,
Not one, but all mankind's epitome;
Stiff in opinions, always in the wrong,
Was everything by turns and nothing long.

So over violent, or over civil,
That every man with him was God or Devil.

Beware the fury of a patient man.
Absalom and Achitophel.

He trudged along unknowing what he sought,
And whistled as he went, for want of thought.
Cymon and Iphigenia

Better to hunt in fields for health unbought,
Than fee the doctor for a nauseous draught.
The wise for cure on exercise depend;
God never made his work for man to mend.
Epistles.

For truth has such a face and such a mien,
As to be lov'd needs only to be seen.
Hind and Panther.

Three poets in three distant ages born
Greece, Italy, and England did adorn;
The first in loftiness of thought surpassed,
The next in majesty, in both the last.
The force of Nature could no further go;
To make a third, she joined the former two.
Under Milton's Picture.

Ill habits gather by unseen degrees,
As brooks make rivers, rivers run to seas.
Metamorphoses.

Errors, like straws, upon the surface flow;
He that would search for pearls must dive below.

Men are but children of a larger growth.
All for Love.

When wild in woods the noble savage ran.
Conquest of Granada.

A knock-down argument; 'tis but a word and a blow.
Amphitryon.

Daniel Defoe.

Wherever God erects a house of prayer,
The Devil always builds a chapel there;
And 'twill be found, upon examination,
The latter has the largest congregation.

Great families of yesterday we show,
And lords whose parents were—the Lord knows who.
The Freeborn Englishman.

Sir John Denham.

Though deep, yet clear; though gentle, yet not dull;
Strong without rage; without o'erflowing, full.
Cooper's Hill.

Thomas Dekker.

The best of men
That e'er wore earth about him was a sufferer—
A soft, meek, patient, humble, tranquil spirit,
The first true gentleman that ever breathed.

We're ne'er like angels till our passion dies.
Old Play.

Honest labor bears a lovely face.
Patient Grissell.

Ralph Waldo Emerson.

Earth proudly wears the Parthenon,
As the best gem upon her zone.

The hand that rounded Peter's dome,
And groined the aisles of Christian Rome,
Wrought in a sad sincerity;
Himself from God he could not free;
He builded better than he knew—
The conscious stone to beauty grew.
The Problem.

Here once the embattled farmers stood,
And fired the shot heard round the world.
Hymn.

John Fletcher.

Our acts our angels are, or good or ill,
Our fatal shadows that walk by us still.

Man is his own star.
Honest Man's Fortune.

Thomas Gray.

Where ignorance is bliss
'Tis folly to be wise.
Eton College.

Glance their many twinkling feet.

Thoughts that breathe, and words that burn.
Progress of Poesy.

Youth on the prow, and Pleasure at the helm.
The Bard,

The curfew tolls the knell of parting day.

Each in his narrow cell for ever laid,
The rude forefathers of the hamlet sleep.

The paths of glory lead but to the grave.

Full many a gem of purest ray serene,
The dark unfathomed caves of ocean bear;
Full many a flower is born to blush unseen,
And waste its sweetness on the desert air.

That teach the rustic moralist to die.

E'en in our ashes live their wonted fires.
Elegy.

And gospel light first dawned from Boleyn's eyes.
Poem.

John Gay.

How happy could I be with either,
Were t'other dear charmer away.
Beggar's Opera.

David Garrick.

A fellow feeling makes one wondrous kind.

Corrupted freedom are the worst of slaves.

Prologue.

Oliver Goldsmith.

Remote, unfriended, melancholy, slow.

And drags at each remove a lengthening chain.

The Traveller.

Sweet Auburn! loveliest village of the plain!

The loud laugh that spoke the vacant mind.

A bold peasantry, their country's pride,
When once destroyed, can never be supplied.

A man he was to all the country dear,
And passing rich with forty pounds a year.

And e'en his failings leaned to virtue's side.

Fools, who came to scoff, remained to pray.

E'en though vanquished, he could argue still.

And still they gazed, and still the wonder grew,
That one small head could carry all he knew.

The chest contriv'd a double debt to pay,
A bed by night, a chest of drawers by day.

Deserted Village.

To party gave up what was meant for mankind.

Retaliation.

The naked every day he clad,
When he put on his clothes.

Elegy.

Oliver Wendell Holmes.

I never dare to write as funny as I can.

Height of the Ridiculous.

He who ordained the Sabbath loves the poor.

Urania.

Thou say'st an undisputed thing,
In such a solemn way.

To an Insect.

The Freeman casting with unpurchased hand,
The vote that shakes the turrets of the land.

Poetry.

Build thee more stately mansions, O my soul!
As the swift seasons roll,
Leave thy low-vaulted past;
Let each new temple nobler than the last,
Shut thee from heaven with a dome more vast,
Till thou at length art free,
Leaving thine outgrown shell by Life's unresting sea.

Chambered Nautilus.

Fitz-Greene Halleck.

Strike—for your altars and your fires!
Strike—for the green graves of your sires.
God, and your native land!

Come to the bridal chamber, Death!
Come to the mother's, when she feels,
For the first time, her firstborn's breath.

. . . . . .

And thou art terrible—the tear,
The groan, the knell, the pall, the bier,
And all we know, or dream, or fear
Of agony are thine.
But to the hero, when his sword
Has won the battle for the free,
Thy voice sounds like a prophet's word;
And in its hollow tones are heard
The thanks of millions yet to be.

One of the few, the immortal names
That were not born to die.

Marco Bozzaris.

Such graves as his are pilgrim-shrines—
Shrines to no code nor creed confined—
The Delphian vales, the Palestines,
The Meccas of the mind.

On Burns.

Mrs. Hemans.

Ay, call it holy ground,
The soil where first they trod,
They have left unstained what they found—
Freedom to worship God.

Pilgrim Fathers.

Thomas Hood.

Seemed washing his hands with invisible soap,
In imperceptible water.

Miss Kilmansegg.

Evil is wrought by want of thought,
As well as want of heart.

Lady's Dream.

One more unfortunate
Weary of breath,
Rashly importunate,
Gone to her death.

Take her up tenderly,
Lift her with care,
Fashioned so slenderly,
Young and so fair.

Alas! for the rarity
Of Christian charity
Under the sun!

Bridge of Sighs.

Aaron Hill.

Tender handed stroke a nettle,
And it stings you for your pains,
Grasp it like a man of mettle,
And it soft as silk remains.

Written on a Window.

George Herbert.

A sweet and virtuous soul,
Like seasoned timber, never gives.

Virtue.

Summer friends,
Flies of estate and sunshine.

The Answer.

A verse may find him who a sermon flies,
And turn delight into a sacrifice.

Dare to be true, nothing can need a lie;
A fault which needs it most grows two thereby.

Church Porch.

Bibles laid open, millions of surprises.

Sin.

Man is one world, and hath
Another to attend him.

Man.

Wouldst thou both eat thy cake, and have it?

The Size.

His bark is worse than his bite.

After death, the doctor.

Hell is full of good meanings and wishes.

Comparisons are odious.

God's mill grinds slow but sure.

'Tis poor sport that's not worth candle.

To a close shorn sheep, God gives wind by measure.

Help thyself, and God will help thee.

Jacula Prudentum.

Thomas Heywood.

Seven cities warr'd for Homer being dead;
Who living had no roof to shrowd his head.

The Hierarchie.

Leigh Hunt.

Abou Ben Adhem—may his tribe increase—
Awoke one night from a deep dream of peace.

And lo Ben Adhem's name led all the rest.

Abou Ben Adhem.

With spots of sunny openings, and with nooks
To lie and read in, sloping into brooks.

Story of Rimini.

Robert Herrick.

Thus woe succeeds a woe, as wave a wave.

Sorrows Succeed.

Love me little, so you love me long.

Love me Long.

Never stand to doubt;
Nothing's so hard but search will find it out.

Seek and Find.

Sir John Harrington.

Treason doth never prosper, what's the reason?
Why if it prosper, none dare call it treason.

Epigrams.

Samuel Johnson.

He left a name at which the world grew pale,
To point a moral, or adorn a tale.

Superfluous lags the veteran on the stage.

Slow rises worth, by poverty depressed.

Human Wishes.

Who....touched nothing that he did not adorn.

Oliver Goldsmith.

How small, of all that human hearts endure,
That part which laws or kings can cause or cure.

Goldsmith's Traveller.

Ben Jonson.

Soul of the age!
The applause! delight! the wonder of our stage!
My Shakspere rise! I will not lodge thee by
Chaucer, or Spenser, or bid Beaumont lie
A little further, to make thee a room.

Small Latin and less Greek.

Sweet swan of Avon.

He was not for an age, but for all time.

To Shakspere.

Sir Wm. Jones.

Go boldly forth, my simple lay,
Whose accents flow with artless ease
Like orient pearls at random strung.

Hafiz.

On parent knees, a naked new-born child
Weeping thou sat'st while all around thee smiled;
So live, that, sinking in thy last long sleep,
Calm thou may'st smile, while all around thee weep.

From the Persian.

Know their rights and knowing dare maintain.

Ode.

John Keats.

A thing of beauty is a joy for ever.

Endymion.

Then felt I like some watcher of the skies
When a new planet swims into his ken;
Or like stout Cortez, when, with eagle eyes,
He stared at the Pacific—and all his men
Look'd at each other with a wild surmise—
Silent, upon a peak in Darien.

On Chapman's Homer.

Longfellow.

Standing, with reluctant feet,
Where the brook and river meet,
Womanhood and childhood fleet!

O thou child of many prayers!
Life hath quicksands—life hath snares!

Maidenhood.

And the night shall be filled with music,
And the cares that infest the day—
Shall fold their tents like the Arabs,
And as silently steal away.

The Day is Done.

When she had passed it seemed like the ceasing of exquisite music.

Evangeline.

Time has laid his hand
Upon my heart, gently, not smiting it,
But as a harper lays his open palm
Upon his harp, to deaden its vibrations.

The Golden Legend.

In the elder days of Art
Builders wrought with greatest care
Each minute and unseen part;
For the gods see everywhere.

The Builders.

Though the mills of God grind slowly, yet they grind exceeding small;
Though with patience he stands waiting, with exactness grinds he all.

Retribution.

The leaves of memory seem to make
A mournful rustling in the dark.

Fire of Driftwood.

Who ne'er his bread in sorrow ate,
Who ne'er the mournful midnight hours
Weeping upon his bed has sate,
He knows you not, ye Heavenly Powers.

Something the heart must have to cherish,
Must love, and joy, and sorrow learn;
Something with passion clasp, or perish,
And in itself to ashes burn.

Hyperion.

The air is full of farewells to the dying,
And mournings for the dead.

There is no flock, however watched and tended
But one dead lamb is there!
There is no fireside, howsoe'er defended,
But has one vacant chair.

There is no Death! What seems so is transition;
This life of mortal breath
Is but a suburb of the life elysian,
Whose portal we call Death.

Resignation.

Into a world unknown—the corner-stone of a nation.

Miles Standish.

James Russell Lowell.

'Tis heaven alone that is given away,
'Tis only God may be had for the asking.
Vision of Sir Launful.

Earth's noblest thing, a woman perfected.
Irene.

Truth for ever on the scaffold, Wrong for ever on the throne.
The Crisis.

Before man made us citizens, great Nature made us men.
The Capture.

It ain't by princerpalls nor men, my onward course is steadied,
I scents what pays the best, and then goes into it baldheaded.
Bigelow Papers.

Edward Bulwer Lytton

Beneath the rule of men entirely great
The pen is mightier than the sword.
Richelieu.

Richard Lovelace.

Stone walls do not a prison make,
Nor iron bars a cage.
To Althea.

I could not love thee, dear, so much,
Loved I not honor more.
To Lucasta.

Thomas Moore.

But the trail of the serpent is over them all.
Paradise and the Peri.

And hearts that once beat high for praise,
Now feel that pulse no more.
The Harp that Once.

The heart that has truly loved never forgets,
But as truly loves on to the close.
Song.

You may break, you may shatter the vase if you will,
But the scent of the roses will hang around it still.
Farewell.

First flower of the earth and first gem of the sea.
Remember Thee

All that's bright must fade,—
The brightest still the fleetest;
All that's sweet was made
But to be lost when sweetest!
National Airs

John Milton.

Things unattempted yet in prose or rhyme.

I may assert eternal Providence,
And justify the ways of God to men.

Darkness visible.

As far as angels ken.

The mind is its own place, and in itself
Can make a heaven of hell, a hell of heaven.

Better to reign in hell, than serve in heaven.

In worst extremes, and on the perilous edge
Of battle.

Awake! arise! or be forever fallen!

Shone like a meteor streaming to the wind.

Tears, such as angels weep, burst forth.

Anon out of the earth a fabric huge
Rose, like an exhalation.

Dropped from the zenith like a falling star.

While overhead the moon
Sits arbitress.

His tongue
Dropped manna, and could make the worse appear
The better reason.

For who would lose,
.....this intellectual being,
Those thoughts that wander through eternity.

Unrespited, unpitied, unreprieved.

Majestic though in ruin, sage he stood.

His look
Drew audience and attention still as night.

Arm the obdured beast
With stubborn patience as with triple steel.

Black it stood as night,
Fierce as ten furies, terrible as hell.

Confusion worse confounded.

Dark with excessive bright.

Wakes the bitter memory
Of what he was, what is, and what must be.

All the stars
Hide their diminished heads.

Farewell, remorse! all good to me is lost.
Evil be thou my good.

And with necessity,
The tyrant's plea, excus'd his devilish deeds.

Millions of spiritual creatures walk the earth
Unseen, both when we wake and when we sleep.

Not to know me argues yourselves unknown.

She turns, on hospitable thoughts intent.

Among the faithless, faithful only he.

Servant of God, well done.

Though fallen on evil days,
On evil days though fall'n, and evil tongues.

And feel that I am happier than I know.

In every gesture dignity and love.

What she wills to do or say
Seems wisest, virtuousest, discreetest, best.

Short retirement urges sweet return.

Moping melancholy
And moon-struck madness.

The world was all before them where to choose.
Paradise Lost.

Of whom to be dispraised were no small praise.

Childhood shows the man,
As morning shows the day.

Athens, the eye of Greece, mother of arts
And eloquence.

Socrates....whom well inspired the oracle pronounced
Wisest of men.
Paradise Regained.

Evil news rides post, while good news baits.
Samson Agonistes.

Did a sable cloud
Turn forth her silver lining on the night?

Such sober certainty of waking bliss.

The unsunn'd heaps
Of miser's treasure.

Swinish gluttony
Ne'er looks to heaven amidst his gorgeous feast.

To scorn delights and live laborious days.

Comes the blind fury with the abhorred shears,
And slits the thin spun life.

Fame is no plant that grows on mortal soil.

It was that fatal and perfidious bark,
Built in the eclipse and rigged with curses dark.

To-morrow to fresh woods and pastures new.
Comus.

Under the shady roof
Of branching elm star-proof.
Arcades.

Nods and becks and wreathed smiles.

Sport that wrinkled care derides,
And laughter holding both his sides.

Where perhaps some beauty lies,
The cynosure of neighboring eyes.

Towered cities please us then,
And the busy hum of men.

Sweetest Shakspere, fancy's child,
Warble his native wood notes wild.

Ever against eating cares,
Lap me in soft Lydian airs,
Married to immortal verse,
....
Of linked sweetness long drawn out.

Untwisting all the chains that tie
The hidden soul of harmony. *L'Allegro.*

Thy rapt soul sitting in thine eyes.

The gay motes that people the sunbeams.

Join with thee calm Peace and Quiet,
Spare Fast that oft with gods doth diet.

Most musical, most melancholy.

Save the cricket on the hearth.

Call up him that left half told,
The story of Cambuscan bold.

Where more is meant than meets the ear.

Storied windows richly dight,
Casting a dim religious light.

Till old experience do attain
To something like prophetic strain.
Il Penseroso.

Nor war or battle's sound
Was heard the world around. *Christ's Nativity.*

And so sepulchred in such pomp dost lie,
That kings for such a tomb would wish to die.
Shakspere.

That old man eloquent.
To Lady M. Ley.

Peace hath her victories
No less renowned than war.
To the Lord General Cromwell.

They also serve who only stand and wait.
On His Blindness.

Nor bate a jot of heart or hope.
Sonnets.

Christopher Marlowe.

O, thou art fairer than the evening air,
Clad in the beauty of a thousand stars.
Passionate Shepherd.

Infinite riches in a little room.
Jew of Malta.

Charles Mackay.

But truth shall conquer at the last,
For round and round we run,
And ever the right comes uppermost,
And ever is justice done.

The demons of our sires become
The saints that we adore.
Eternal Justice.

Lady Mary Wortley Montagu.

Satire should, like a polish'd razor keen,
Wound with a touch that's scarcely felt or seen.
Horace.

Let this great maxim be my virtue's guide,
In part she is to blame that has been tried;
He comes too near that comes to be denied.
Lady's Resolve.

James Montgomery.

Though they fell, they fell like stars,
Streaming splendour through the sky.
Battle of Alexandria.

Prayer is the soul's sincere desire,
Uttered or unexpressed,
The motion of a hidden fire
That trembles in the breast.
What Is Prayer?

R. Monckton Milnes.

Great thoughts, great feelings came to them,
Like instincts, unawares.
The Men of Old.

Andrew Marvell.

The world in all doth but two nations bear,
The good, the bad, and these mixed everywhere.
The Loyal Scot.

Marquis of Montrose.

He either fears his fate too much,
Or his deserts are small,
That dares not put it to the touch,
To gain or lose it all.
My Dear and Only Love.

Philip Massinger.

Some undone widow sits upon mine arm,
And takes away the use of it; and my sword
Glued to my scabbard with wronged orphans' tears,
Will not be drawn.
Sir Giles Overreach.

This many-headed monster,
Grim Death.
Roman Actor.

Edgar Allan Poe.

Only this and nothing more.

Each separate dying ember wrought its ghost upon the floor.

Nameless here forevermore.

Darkness there and nothing more.

Dreaming dreams no mortal ever dared to dream before.

Let my heart be still a moment, and this mystery explore.

Caught from some unhappy master, whom unmerciful disaster
Followed fast and followed faster.

Methought the air grew denser, perfumed from an unseen censer.

Leave my loneliness unbroken.

The Raven.

Alexander Pope.

Since life can little more supply
Than just to look about us, and to die.

A mighty maze, but not without a plan.

Hope springs eternal in the human breast;
Man never is, but always to be blest.

Lo! the poor Indian! whose untutored mind,
Sees God in clouds, or hears him in the wind.

Die of a rose in aromatic pain.

What thin partitions sense from thought divide.

The proper study of mankind is man.

Grows with his growth, and strengthens with his strength.

For modes of faith, let graceless zealots fight;
His can't be wrong whose life is in the right.

Order is Heaven's first law.

Honor and shame from no condition rise;
Act well your part, there all the honor lies.

Looks through nature up to nature's God.

From grave to gay, from lively to severe.

My guide, philosopher and friend.

Ruling passion strong in death.

Who shall decide, when doctors disagree?

Essay on Man.

Hills peep o'er hills, and Alps on Alps arise.

True wit is nature to advantage dressed;
What oft was thought, but ne'er so well expressed.

Drags its slow length along.

Free ease in writing comes from art, not chance.

To err is human, to forgive, divine.

Men must be taught as if you taught them not.

Fools rush in where angels fear to tread.

Criticism.

At every word a reputation dies.

The hungry judges soon the sentence sign,
And wretches hang that jurymen may dine.

Rape of the Lock.

Destroy his fib or sophistry,—in vain!
The creature's at his dirty work again.

It is not poetry, but prose run mad.

Wit that can creep, and pride that licks the dust.

Epistle.

The feast of reason and the flow of soul.

Welcome the coming, speed the parting guest.

Do good by stealth, and blush to find it fame.

Satires.

Get place and wealth; if possible, with grace;
If not, by any means get wealth and place.

Words that wise Bacon, or brave Raleigh spoke.

Solid pudding against empty praise.

And gentle Dulness ever loves a joke.

The right divine of kings to govern wrong.

A wit with dunces, and a dunce with wits.

Epistle.

The world forgetting by the world forgot.

Eloisa to Abelard.

Of manners gentle, of affections mild;
In wit a man, simplicity a child.

Epitaph on Gay.

You beat your pate, and fancy wit will come;
Knock as you please, there's nobody at home.

Epigram.

Matthew Prior.

That air and harmony of shape express,
Fine by degrees and beautifully less.

Henry and Emma.

Nobles and heralds by your leave,
Here lies what once was Matthew Prior;
The son of Adam and of Eve;
Can Bourbon or Nassau claim higher?

Epitaph on Himself.

Robert Pollok.

He was a man
Who stole the livery of the court of Heaven
To serve the Devil in.

Course of Time.

Wm. M. Praed.

Some lie beneath the churchyard stone,
And some before the speaker.

School and School Fellows.

A noble, nasty course he ran,
Superbly filthy and fastidious,
He was a world's first gentleman,
And made the appellation hideous.

Lines on George IV.

Beilby Porteous.

One murder made a villain,
Millions a hero....numbers sanctified the crime.

Death.

Francis Quarles.

Be wisely worldly, but not worldly wise.

The nearest way home's the farthest way about.

Emblems.

Samuel Rogers.

A guardian angel o'er his life presiding,
Doubling his pleasures, and his cares dividing.

The soul of music slumbers in the shell.

Those that he loved so long and sees no more,
Loved and still loves,—not dead, but gone before.

Human Life.

Francis Rabelais.

The Devil was sick, the Devil a monk would be;
The Devil was well, the Devil a monk was he.

Molteux's Life.

Thomas Buchanan Read.

In this moment, who hesitates, barters
The rights which his forefathers won;
He forfeits all claims to the charters
Transmitted from sire to son.

The Oath.

Robert Southey.

Blue, darkly, deeply, beautifully blue
Madoc in Wales.

He owned with a grin
That his favorite sin,
Is pride that apes humility.
The Devil's Walk.

Let others to the House of Prayer,
I'll to the woodlands wend, and there,
In lovely nature, see the God of Love
The swelling organ's peal,
Wakes not my soul to zeal,
Like the wild music of the wind-swept grove.

Percy Bysshe Shelley.

How wonderful is death!
Death and his brother Sleep.
Queen Mab.

That orbed maiden, with white fire laden,
Whom mortals call the moon.
The Cloud.

Sir Walter Scott.

One crowded hour of glorious life
Is worth an age without a name.
Old Mortality.

Sea of upturned faces.
Rob Roy.

The will to do, the soul to dare.

Sleep the sleep that knows not breaking,
Morn of toil, nor night of waking.

This rock shall fly
From its firm base as soon as I.
Lady of the Lake.

Love rules the court, the camp, the grove,
And men below, and saints above;
For love is heaven, and heaven is love.

Breathes there the man, with soul so dead
Who never to himself hath said,
This is my own, my native land!

Unwept, unhonored and unsung.

Land of the mountain and the flood.
Lay of the Last Minstrel.

Where's the coward that would not dare
To fight for such a land?

Woe awaits a country when
She sees the tears of bearded men.

To beard the lion in his den,
The Douglas in his hall.

O woman! in our hours of ease,
Uncertain, coy, and hard to please,
* * * * * *
When pain and anguish wring the brow,
A ministering angel thou!

"Charge, Chester, charge! on, Stanley, on!"
Were the last words of Marmion.
Marmion.

Jonathan Swift.

Naturalists observe, a flea
Has smaller fleas that on him prey;
And these have smaller still to bite 'em
And so proceed *ad infinitum.*
Rhapsody.

James Shirley

Only the actions of the just
Smell sweet and blossom in the dust.
Ajax and Ulysses.

Death calls ye to the crowd of common men.
Last Conqueror.

Edmund Spenser.

A bold, bad man.

Be bold, be bold, and everywhere, be bold.
Faerie Queen.

For soul is form, and doth the body make.
Hymn.

Alexander Smith.

The bridegroom sea is toying with the shore, his wedded bride,
He decks her tawny brow with shells,
Retires a space to see how fair she looks,
Then pleased, runs in and kisses her.

A poem round and perfect as a star.

Like a pale martyr in his shirt of fire.

When the dismal rain came down in slanting lines,
And Wind, that grand old harper, smote his thunder harp of pines.
A Life Drama.

Sir John Suckling.

'Tis expectation makes a blessing dear;
Heaven were not heaven, if we knew what 'twere.
Against Fruition.

The Prince of Darkness is a gentleman.
The Goblins.

Her face is like the milky way in the sky,
A meeting of gentle lights without a name.
Brennoralt.

William Shakspere.

Made such a sinner of his memory,
To credit his own lie.

There's nothing ill can dwell in such a temple.

A very ancient and fish-like smell.

Misery acquaints a man with strange bedfellows.

Deeper than ever plummet sounded.

Like the baseless fabric of this vision,
The cloud-capp'd towers, the gorgeous palaces,
The solemn temples, the great globe itself,
Yea, all which it inherit, shall dissolve,
And like this insubstantial pageant faded,
Leave not a rack behind.

We are such stuff
As dreams are made on; and our little life
Is rounded with a sleep.

With foreheads villainous low.
Tempest.

And I as rich in having such a jewel
As twenty seas, if all their sands were pearl,
The water nectar, and the rocks pure gold.

A man I am, cross'd with adversity.

How use doth breed a habit in a man.
Two Gentlemen of Verona.

Spirits are not finely touched,
But to fine issues, nor nature never lends
The smallest scruple of her excellence,
But like a thrifty goddess, she determines
Herself the glory of a creditor—
Both thanks and use.

Our doubts are traitors,
And make us lose the good we oft might win.

No ceremony that to great ones 'longs
* * * * * *
Becomes them with one half so good a grace
As mercy does.

It is excellent
To have a giant's strength; but it is tyrannous
To use it like a giant.

Man, proud man,
Drest in a little brief authority,
Most ignorant of what he's most assur'd,
His glassy essence—like an angry ape,
Plays such fantastic tricks before high Heaven,
As make the angels weep.

Every true man's apparel fits your thief.

Best men are moulded out of faults.

Measure for Measure.

The pleasing punishment that women bear.

A wretched soul, bruised with adversity.

A hungry, lean-faced villain, a mere anatomy.

A living dead man.

Comedy of Errors.

Patch grief with proverbs.

There was never yet philosopher
That could endure the toothache patiently.

Done to death by slanderous tongues.

Much Ado About Nothing.

Beware the Ides of March.
I had as lief not be, as live to be
In awe of such a thing as I myself.

He doth bestride the narrow world
Like a Colossus.

The fault, dear Brutus, is not in our stars
But in ourselves that we are underlings.

Upon what meat doth this our Cæsar feed,
That he is grown so great?

Rome, thou hast lost the breed of noble bloods.

Let me have men about me that are fat;
Sleek-headed men, and such as sleep o' nights.

Seldom he smiles, and smiles in such a sort,
As if he mocked himself, and scorned his spirit,
That could be moved to smile at anything.

For mine own part, it was Greek to me.

When I tell him he hates flatterers,
He says he does, being then most flattered.

My true and honorable wife;
As dear to me, as are the ruddy drops
That visit my sad heart.

The heavens themselves blaze forth the death of princes.

Cowards die many times before their deaths;
The valiant never taste of death but once.

I am constant as the Northern Star.

The choice and master spirits of the age.

Cry "Havoc!" and let slip the dogs of war.

Romans, countrymen, and lovers! hear me for my cause,
And be silent that you may hear.

Not that I loved Cæsar less, but that I loved Rome more.

The evil that men do, lives after them.

Ambition should be made of sterner stuff.

Now lies he there,
And none so poor to do him reverence.

If you have tears, prepare to shed them now.

This was the most unkindest cut of all.

O, what a fall was there, my countrymen!

I am no orator as Brutus is,
.....I only speak right on.

There are no tricks in plain and simple faith.

You yourself
Are much condemned to have an itching palm.

The foremost man of all this world.

I had rather be a dog and bay the moon,
Than such a Roman.

A friend should bear his friend's infirmities

There is a tide in the affairs of men,
Which, taken at the flood, leads on to fortune.

This was the noblest Roman of them all.

His life was gentle, and the elements
So mix'd in him, that nature might stand up
And say to all the world, "This was a man."

Julius Cæsar.

For this relief much thanks.

So hallow'd and so gracious is the time.

A little more than kin and less than kind.

O, that this too, too solid flesh would melt!

How weary, stale, flat and unprofitable
Seem to me all the uses of this world.

That it should come to this!

Frailty, thy name is woman!

Like Niobe, all tears.

It is not, nor it cannot come to good.

In my mind's eye, Horatio.

He was a man, take him for all in all,
I shall not look upon his like again.

Armed at all points.

A countenance more
In sorrow than in anger.

Give it an understanding but no tongue.

Give thy thoughts no tongue.

Beware
Of entrance to a quarrel; but being in,
Bear't that the opposed may beware of thee;
Give every man thine ear, but few thy voice;
Take each man's censure, but reserve thy judgment.
Costly thy habit as thy purse can buy,
But not expressed in fancy; rich, not gaudy,
For the apparel oft proclaims the man.

This, above all,—to thine own self be true;
And it must follow, as the night the day,
Thou canst not then be false to any man.

Angels and ministers of grace, defend us!

Thou com'st in such a questionable shape,
That I will speak to thee.

Something is rotten in the state of Denmark.

I could a tale unfold whose lightest word
Would harrow up thy soul.

But this eternal blazon must not be.

O my prophetic soul! mine uncle!

My custom always in the afternoon.

Sent to my account
With all my imperfections on my head.

'Gins to pale his uneffectual fire.

While memory holds a seat in this distracted globe.

Within the book and volume of my brain.

That one may smile, and smile, and be a villain.

There are more things in heaven and earth, Horatio,
Than are dreamt of in your philosophy.

The time is out of joint; O cursed spite!
That ever I was born to set it right.

This is the very ecstacy of love.

Brevity is the soul of wit.

'Tis true, 'tis pity,
And pity 'tis, 'tis true.

This effect defective comes by cause.

A plentiful lack of wit.

Though this be madness, yet there's method in't.

On Fortune's cap, we are not the very button.

There is nothing either good or bad, but thinking makes it so.

I am even poor in thanks.

This goodly frame, the earth, seems to me a sterile promontory; this most excellent canopy, the air, look you, this brave o'erhanging firmament, this majestical roof fretted with golden fire, why, it appears no other thing to me, than a foul and pestilent congregation of vapours. What a piece of work is a man! How noble in reason! how infinite in faculties! in form and moving, how express and admirable! in action, how like an angel! in apprehension, how like a god!

Come, give us a taste of your quality.

They are the abstracts and brief chronicles of the time.

The play's the thing
Wherein I'll catch the conscience of the king.

To be, or not to be; that is the question.

'Tis a consummation
Devoutly to be wished.

The undiscovered country, from whose bourn
No traveler returns.

The native hue of resolution,
Is sicklied o'er with the pale cast of thought.

The glass of fashion and the mould of form.

O'erstep not the modesty of nature.

Hold, as 'twere, the mirror up to nature.

Pluck out the heart of my mystery.

I will speak daggers to her, but use none.

The counterfeit presentment of two brothers,
A combination and a form, indeed,
Where every God did seem to set his seal,
To give the world assurance of a man.

An eye like Mars to threaten and command.

This is the very coinage of your brain.

Lay not that flattering unction to your soul.

Assume a virtue if you have it not.

I must be cruel only to be kind.

'Tis the sport to have the engineer
Hoist with his own petard.

That capability and godlike reason.

One woe doth tread upon another's heel.

Alas! poor Yorick! I knew him, Horatio: a fellow of infinite jest, of most excellent fancy.

There's a divinity that shapes our ends
Rough-hew them how we will.

There's a special providence in the fall of a sparrow.

Report me and my cause aright.

This fell sergeant, Death,
Is strict in his arrest.

Hamlet.

How sharper than a serpent's tooth it is
To have a thankless child!

Down! thou climbing sorrow.

A poor, infirm, weak and despised old man.

Tremble, thou wretch,
That hast within thee undivulged crimes,
Unwhipp'd of justice.

I am a man
More sinn'd against than sinning.

Take physic, Pomp.

I'll talk a word with this same learned Theban.

Ay, every inch a king.

The gods are just, and of our pleasant vices.
Make instruments to plague us.

Her voice was ever soft,
Gentle and low—an excellent thing in woman.

King Lear.

But I will wear my heart upon my sleeve
For daws to peck at.

The wealthy curled darlings of our nation.

Most potent, grave, and reverend seigniors,
My very noble and approved good masters.

I will a round, unvarnish'd tale deliver.

Of moving accidents by flood and field;
Of hair breadth 'scapes in the imminent deadly breach.

'Twas strange, 'twas passing strange;
'Twas pitiful, 'twas wondrous pitiful.

She loved me for the dangers I had passed,
And I loved her that she did pity them.

I do perceive here a divided duty.

Put money in thy purse.

I am nothing, if not critical.

O most lame and impotent conclusion!

Egregiously an ass.

Silence that dreadful bell! it frights the isle
From her propriety.

Great in mouths of wisest censure.

O thou invisible spirit of wine, if thou hast no other name to be known by, let us call thee devil!

O that men should put an enemy in their mouths, to steal away their brains.

Give thy worst of thoughts
The worst of words.

Good name in man and woman, dear my lord,
Is the immediate jewel of their souls.

Beware, my lord, of jealousy.
It is the green-eyed monster which doth make
The meat it feeds on.

To be once in doubt,
Is once to be resolved.

I am declined
Into the vale of years.

Trifles light as air,
Are to the jealous confirmations strong
As proof of holy writ.

Othello's occupation's gone.

No hinge, nor loop,
To hang a doubt on.

But this denoted a foregone conclusion.

But alas! to make me
A fixed figure, for the time of scorn
To point his slow unmoving finger at.

Put in every honest hand a whip,
To lash the rascals naked through the world,

He hath a daily beauty in his life.

I have done the State some service, and they know it.

Speak of me as I am; nothing extenuate,
Nor set down aught in malice.

One that lov'd, not wisely, but too well.

Othello.

There's beggary in the love that can be reckon'd.

For her own person,
It beggared all description.

Age cannot wither her, nor custom stale
Her infinite variety.

The spirit of a youth
That means to be of note, begins betimes.

Do it after the high Roman fashion.

Antony and Cleopatra.

Hark! the lark at heaven's gate sings.

Prouder than rustling in unpaid-for silk.

Slander, whose edge is sharper than the sword; whose tongue
Outvenoms all the worms of Nile.

Weariness can snore upon the flint, when resty sloth
Finds the downy pillow hard.

Cymbeline.

Bid me discourse, I will enchant thine ear.

Venus and Adonis.

For greatest scandal waits on greatest state.

Lucrece.

When to the sessions of sweet silent thought
I summon up remembrance of things past.

Sonnet XXX.

But thy eternal summer shall not fade.

Sonnet XVIII.

She in thee
Calls back the lovely April of her prime.

Sonnet III.

And beauty, making beautiful old rhyme.

Sonnet CVI.

The jaws of darkness do devour it up.

The course of true love never did run smooth.

In maiden meditation fancy free.

I'll put a girdle round the earth
In forty minutes.

My heart . . . is true as steel.

The lunatic, the lover and the poet,
Are of imagination all compact.

Gives to airy nothing
A local habitation and a name.

That is the true beginning of our end.

The iron tongue of midnight hath told twelve.

Midsummer Night's Dream.

Nature hath framed strange fellows in her time.

A sort of men, whose visages
Do cream and mantle like a standing pool.

Why should a man whose blood is warm within
Sit like his grandsire, cut in alabaster?

Gratiano speaks an infinite deal of nothing . . . His reasons
Are as two grains of wheat hid in two bushels of chaff.

I will feed fat the ancient grudge I bear him.

The Devil can cite Scripture for his purpose.

What a goodly outside falsehood hath!

With bated breath, and whisp'ring humbleness.

'Tis a wise father that knows his own child.

Would'st thou have a serpent sting thee twice?

The quality of mercy is not strain'd;
It droppeth as the gentle rain from heaven
Upon the place beneath; it is twice blessed;
It blesseth him that gives, and him that takes;
'Tis mightiest in the mightiest: it becomes
The throned monarch better than his crown;
His sceptre shows the force of temporal power,
The attribute to awe and majesty,
Wherein doth sit the dread and fear of kings;
But mercy is above the sceptred sway;
It is enthroned in the hearts of kings,
It is an attribute to God himself,
And earthly power doth then show likest God's,
When mercy seasons justice.

You take my house, when you do take the prop
Thet doth sustain my house; you take my life
When you do take the means whereby I live.

I am never merry when I hear sweet music.

The man that hath no music in himself,
Nor is not moved with concords of sweet sounds;
Is fit for treasons, stratagems and spoils,

. . . . . .

Let no such man be trusted.

So shines a good deed in a naughty world.

Merchant of Venice.

Sweet are the uses of adversity.

This our life, exempt from public haunt,
Finds tongues in trees, books in the running brooks,
Sermons in stones, and good in everything.

In my youth I never did apply
Hot and rebellious liquors in my blood.

My age is as a lusty winter,
Frosty but kindly.

"Thus may we see," quoth he, "how the world wags."

And so, from hour to hour, we ripe and ripe,
And then, from hour to hour, we rot and rot.
And thereby hangs a tale.

All the world's a stage,
And all the men and women merely players.

The fair, the chaste, and unexpressive she.

Neither rhyme nor reason can express how much.

I had rather have a fool to make me merry, than experience to make me sad.

Men are April when they woo, December when they wed

Chewing the cud of sweet and bitter fancy.

An ill-favored thing, Sir, but mine own.

Good wine needs no bush.

As You Like It.

Such names and men as these
Which never were nor no man ever saw.

In brief, Sir, study what you most affect.

Such duty as the subject owes the prince,
Even such a woman oweth to her husband.

Taming of the Shrew.

He must needs go that the Devil drives.

The web of our life is of a mingled yarn, good and ill together.

The inaudible and noiseless foot of time.

All's Well That Ends Well.

That strain again : it had a dying fall.

Dost thou think because thou art virtuous, there shall be no more cakes and ale?

Our fancies are more giddy and infirm,
More longing, wavering, sooner lost and won,
Than women's are.

She never told her love,
But let concealment, like a worm i' the bud,
Feed on her damask cheek . . .
She sat, like patience on a monument,
Smiling at grief.

Some are born great, some achieve greatness, and some have greatness thrust upon them.

What a deal of scorn looks beautiful,
In the contempt and anger of his lip.

Thus the whirligig of time brings in his revenges.

Twelfth Night.

A snapper up of considered trifles.

A merry heart goes all the day.

The Winter's Tale.

Courage mounteth with occasion.

Here I and sorrows sit;
Here is my throne.

Grief fills the room up of my absent child.

Life is as tedious as a twice-told tale.
Vexing the dull ear of a drowsy man.

He that stands upon a slippery place
Makes nice of no vile hold to stay him up.

To gild refined gold, to paint the lily,
To throw a perfume on the violet,

. . . . . .

Is wasteful and ridiculous excess.
How oft the sight of means to do ill deeds
Makes ill deeds done.

King John.

This royal throne of kings, this sceptred isle,
This earth of majesty, this seat of Mars,
This other Eden, demi-Paradise;
This fortress built by nature for herself,
Against infection and the hand of war;
This happy breed of men, this little world;
This precious stone set in the silver sea,
Which serves it in the office of a wall,
Or as a moat defensive to a house,
Against the envy of less happier lands;
This blessed plot, this earth, this realm, this England.

The ripest fruit first falls.

The purple testament of bleeding war.

King Richard II.

The blood more stirs
To rouse a lion, than to start a hare.

I know a trick worth two of that.

It would be argument for a week, laughter for a month, and a good jest for ever.

Out of this nettle danger we pluck this flower safety.

A plague of all cowards, I say.

Call you that backing of your friends? A plague upon such backing.

Give you a reason on compulsion! If reasons were as plenty as blackberries, I would give no man a reason on compulsion.

I was a coward on instinct.

A plague of sighing and grief! it blows a man up like a bladder.

I am not in the roll of common men.

I can call spirits from the vasty deep.

But will they come when you do call for them?

While you live, tell truth, and shame the Devil.

I had rather be a kitten, and cry mew.

I'll cavil on the ninth part of a hair.

A good mouth-filling oath.

A fellow of no mark nor likelihood.

Whereof a little
More than a little is by much too much.

And I have not forgotten what the inside of a church is made of. I am a pepper-corn.

Shall I not take mine ease in mine inn?

To turn and wind a fiery Pegassus
And witch the world with noble horsemanship.

The canker's of a cabin world and a long peace.

Two stars keep not their motion in one sphere.

I could have better spared a better man.

The better part of valor is discretion.

Lord, lord, how this world is given to lying!

The first bringer of unwelcome news
Hath but a losing office.

I am not only witty in myself, but the cause that wit is in other men.

We play the fool with the time, and the spirits of the wise sit in the clouds and mock us.

Sleep! O gentle Sleep!
Nature's soft nurse! how have I frighted thee,
That thou no more wilt weigh my eyelids down,
And steep my senses in forgetfulness?

With all appliances and means to boot.

Uneasy lies the head that wears a crown.

A hand open as day to melting charity.

Thy wish was father, Harry, to that thought.

Consideration, like an angel, came
And whipp'd the offending Adam out of him.

When he speaks, the air, a charter'd libertine, is still.

I dare not fright, but I will wink, and hold out my iron.

Once more unto the breech . . .
Stiffen the sinews, summon up the blood.

Sheath'd their swords for lack of argument.

I see you stand like greyhounds in the slips,
Straining on the start.

You may as well say that's a valiant flea that dare eat his breakfast on the lip of a lion.

There is some soul of goodness in things evil,
Would men observingly distill it out.

The hum of either army stilly sounds,
That the fix'd sentinels almost receive
The secret whispers of each other's watch.
Fire answers fire; and through their party flames
Each battle sees the others embered face.
Steed threatens steed, in high and boastful neighs
Piercing the night's dull ear, and from the tents,
The armorers, accomplishing the knights,
With busy hammers closing rivets up,
Give dreadful note of preparation.

Every subject's duty is the kings; but every subject's soul is his own.

That's a perilous shot out of an elder gun.

Familiar in their mouths as household words.

Be in their flowing cups freshly remembered.

Occasions and causes why and wherefore in all things.

King Henry IV.

Good faith, I am no wiser than a daw,
She is a woman, therefore to be won.

Smooth runs the water where the brook is deep,

Thrice is he arm'd that hath his quarrel just.

The smallest worm will turn being trodden on.

Things ill got had ever bad success.

Suspicion ever haunts the guilty mind;
The thief doth fear each bush an officer.

King Henry VI.

Now is the winter of our discontent
Made glorious summer by this son of York.
Grim visaged war hath smooth'd his wrinkled front.

In this weak piping time of peace.

To leave this keen encounter of our wits.

Thus I clothe my naked villany,
With old odd-ends, stol'n out of holy writ,
And seem a saint, when most I play the Devil.

So wise, so young, they say, do ne'er live long.

Thou troublest me; I am not in the vein.

True hope is swift, and flies with swallow's wings;
Kings it makes gods, and meaner creatures, kings.

The king's name is a tower of strength.

I have set my life upon a cast,
And I will stand the hazard of the die.

King Richard III.

I shall fall
Like a bright exhalation in the evening,
And no man see me more.

Press not a falling man too far.

Farewell, a long farewell to all my greatness.

I charge ye, fling away ambition:
By that sin fell the angels.

Let all the ends thou aim'st at be thy country's,
Thy God's, and truth's.

Had I but served my God with half the zeal
I serv'd my king, he would not in mine age
Have left me naked to mine enemies.

He gave his honors to the world again,
His blessed part to Heaven, and slept in peace.

Men's evil manners live in brass; their virtues
We write in water.

I wish no other herald,
No other speaker of my living actions,
To keep my honor from corruption,
But such an honest chronicler.

King Henry VIII.

Welcome ever smiles,
And farewell goes out sighing.

One touch of nature makes the whole world kin.
Like a dew drop on a lion's mane.
Be shook to air.

The end crowns all.

Troilus and Cressida.

I thank you for your voices, thank you,—
Your most sweet voices.

His nature is too noble for the world;
He would not flatter Neptune for his trident.

Chaste as the icicle,
That's curded by the frost from purest snow.

Coriolanus.

More water glideth by the mill
Than wots the miller of.

Titus Andronicus.

The weakest goes to the wall.

The bud bit with an envious worm
Ere he can spread his sweet leaves to the air.

Saint-seducing gold.

One fire burns out another's burning.

Dreams, that are the children of an idle brain.

Her beauty hangs upon the cheek of night
Like a rich jewel in an Ethiop's ear.

He jests at scars, that never felt a wound.

What's in a name? That which we call a rose,
By any other name would smell as sweet.

There lies more peril in thine eye,
Than twenty of their swords.

The god of my idolatry.

Parting is such sweet sorrow,
That I shall say good night till it be morrow.

Care keeps his watch in every old man's eye.

I am the very pink of courtesy.

My man's as true as steel.

'Tis not so deep as a well, nor so wide as
A church-door; but 'tis enough.

Jocund day
Stands tiptoe on the misty mountain tops.

Not stepping o'er the bounds of modesty.

My bosom's lord sits lightly on his throne.

A beggarly account of empty boxes.

My poverty, but not my will, consents.

One writ with me in sour misfortune's book.

Romeo and Juliet.

We have seen better days.

Timon of Athens.

A merrier man
Within the limit of becoming mirth,
I never spent an hour's talk withal.

Younger hearings are quite ravish'd
So sweet and voluble is his discourse.

He hath never fed of the dainties that are bred in a book.

A jest's prosperity lies in the ear
Of him that hears it.

Love's Labor Lost.

Ay, in the catalogue ye go for men

What's done, is done.

After life's fitful fever he sleeps well.

Now, I am cabin'd, cribb'd, confin'd.

Now, good digestion wait on appetite,
And health on both.

Thou canst not say I did it.

Thou hast no speculation in those eyes.

Take any shape but that and my firm nerves
Shall never tremble.

With most admir'd disorder.

Can such things be,
And overcome us like a summer's cloud,
Without our special wonder?

Stand not upon the order of your going,
But go at once.

A deed without a name.

I'll make assurance doubly sure.

Come like shadows, so depart.

Our fears do make us traitors.

Give sorrow words, the grief that does not speak,
Whispers the o'er fraught heart, and bids it break.

I could play the woman with mine eyes,
And braggart with my tongue.

Out, damned spot! Out, I say!

My way of life
Is fall'n into the sear, the yellow leaf.

Curses not loud, but deep.

Canst thou not minister to a mind diseas'd?

Throw physic to the dogs; I'll none of it.

Hang out our banners on the outward walls;
The cry is still, They come.

I have supp'd full of horrors.

To the last syllable of recorded time.

Out, out, brief candle!
Life's but a walking shadow; a poor player,
That struts and frets his hour upon the stage,
And then is heard no more; it is a tale
Told by an idiot, full of sound and fury,
Signifying nothing.

To doubt the equivocation of the fiend,
That lies like truth.

At least we'll die with harness on our back.

I bear a charmed life.

That keep the word of promise to our ear,
And break it to our hope.

The earth hath bubbles, as the water has,
And these are of them.

The insane root
That takes the reason prisoner.

Make my seated heart knock at my ribs.

Nothing is
But what is not.

Come what come may.

Nothing in his life
Became him like the leaving it.

I fear thy nature;
It is too full o' the milk of human kindness.

What thou wouldst highly,
That wouldst thou holily.

No compunctious visitings of nature
Shake my fell purpose.

Your face, my Thane, is as a book, where men
May read strange matters.

If it were done, when 'tis done, then 'twere well
It were done quickly.

The deep damnation of his taking off.

I have no spur
To prick the sides of my intent.

Vaulting which o'erleaps itself,
And falls on the other side.

I have bought
Golden opinions from all sorts of people.

Letting *I dare not*, wait upon *I would.*

I dare do all that may become a man,
Who dares do more, is none.

Screw your courage to the sticking place,
And we'll not fail.

Memory, the warder of the brain.

Shut up, in measureless content.

Thou marshall'st me the way that I was going.

The attempt, and not the deed, confounds us.

Sleep, that knits up the ravell'd sleeve of care.

Balm of hurt minds, great Nature's second course.

Infirm of purpose.

The labor we delight in physics pain.

The wine of life is drawn.

Macbeth.

Tennyson.

Jewels five-words long,
That on the stretched forefinger of all time
Sparkle forever.

Dear as remembered kisses after death,
And sweet as those by hopeless fancy feigned
On lips that are for others; deep as love,
Deep as first love, and wild with all regret;
O Death in life! the days that are no more.

Tears, idle tears, I know not what they mean,
Tears from the depth of some divine despair
Rise in the heart, and gather to the eyes,
In looking on the happy autumn fields,
And thinking of the days that are no more.

Unto dying eyes
The casement slowly grows a glimmering square.

O love, they die in yon rich sky,
They faint on hill, or field, or river;
Our echoes roll from soul to soul,
And grow forever and forever.

The Princess.

Never morning wore
To evening, but some heart did break.

Strong Son of God, immortal love!
Whom we that have not seen thy face,
By faith, and faith alone embrace,
Believing where we cannot prove.

Thou wilt not leave us in the dust!
Thou madest man, he knows not why.
He thinks he was not formed to die,
And Thou hast made him; thou art just!

And Thought leapt out to wed with Thought,
Ere Thought could wed itself with Speech.

I hold it true whate'er befall,
I feel it when I sorrow most;
'Tis better to have loved and lost,
Than never to have loved at all.

Her eyes are homes of silent thought.

Prone on the great world's altar stairs,
That slope through darkness up to God.

There lives more faith in honest doubt,
Believe me, than in half the creeds.

In Memoriam.

Yet I doubt not through the ages one increasing purpose runs,
And the thoughts of men are widened with the process of the suns.

I, the heir of all the ages, in the foremost files of time.

This is truth the poet sings,
That a sorrow's crown of sorrow is remembering happier things.

Love took up the harp of life, and smote on all the cords with might;
Smote the chord of self, that, trembling, passed in music out of sight.

When my brothers, men the workers ever reaping something new.

Locksley Hall.

I am a part of all that I have met.

Ulysses.

Howe'er it be, it seems to me,
'Tis only noble to be good,
Kind hearts are more than coronets,
And simple faith than Norman blood.

Lady Clara Vere de Vere.

O love, O fire! once he drew
With one long kiss my whole soul through
My lips, as sunlight drinketh dew.

Fatima.

James Thomson.

Delightful task, to rear the tender thought,
And teach the young idea how to shoot.

A lucky chance, that oft decides the fate
Of mighty monarchs.

So stands the statue that enchants the world.

Loveliness,....when unadorned, adorned the most.

The Seasons.

John G. Whittier.

The hope of all who suffer,
The dread of all who wrong

Mantle of St. John.

The nobler nature within him stirred
To life at that woman's deed and word.

Peace, and order, and beauty draw
Round thy symbol of light and law.

Barbara Freitchie.

The young girl mused beside the well,
Till the rain on the unraked clover fell.

A manly form at her side she saw,
And joy was duty, and love was law.

Ah well for us all some sweet hope lies
Deeply buried from human eyes.

For of all sad words of tongue or pen,
The saddest are these, "It might have been."

Maud Muller.

William Wordsworth.

The child is father to the man.

My Heart Leaps Up.

A heart, the fountain of sweet tears;
And love, and thought, and joy.

The Sparrow's Nest.

Bright gem, instinct with music, vocal spark.

Morning Exercise.

O Cuckoo! shall I call thee Bird,
Or but a wandering voice?

To the Cuckoo

A creature not too bright or good
For human nature's daily food.

Phantom of Delight.

By our own spirits we are deified.

Resolution and Independence.

Nature never did betray the heart that loved her.

The dreary intercourse of daily life.
Tintern Abbey.

The past unsighed for and the future sure.

Mortal hopes defeated and o'erthrown
Are mourned by man, and not by man alone.
Laodamia.

A primrose by a river's brim,
A yellow primrose was to him,
And it was nothing more.

The soft blue sky did never melt
Into his heart; he never felt
The witchery of the soft blue sky.
Peter Bell.

Quiet as a nun breathless with adoration.
Sonnet.

The best of what we do and are,
Just God forgive.
On the Banks of Nith.

The good old rule....the simple plan,
That they should take who have the power,
And they should keep who can.
Rob Roy's Grave.

Plain living and high thinking are no more.
London.

My soul was like a star, and dwelt apart.
Ibid.

Man arrayed for mutual slaughter.
Ode 1815.

The light that never was, on sea or land.
On a picture.

Our birth is but a sleep and a forgetting;
The soul that rises with us, our life's star,
Hath had elsewhere its setting,
And cometh from afar;
Not in entire forgetfulness,
And not in utter darkness,
But trailing clouds of glory, do we come
From God who is our home.

Our mortal nature
Did tremble like a guilty thing surprised.

Thoughts that do often lie too deep for tears.
Intimations of Immortality.

Belief....ripened into faith....a passionate intuition.
The Excursion.

John Webster.

Glories, like glow worms, afar off shine bright,
But looked to near, have neither heat nor light.
The White Devil.

George Wither.

Shall I, wasting in despair,
Die because a woman's fair?
Shepherd's Resolution.

I scorn to flit on the wings of borrowed wit.

Little said is soonest mended.
Shepherd's Hunting.

Isaac Watts.

Strange! that a harp of thousand strings
Should keep in tune so long.
Hymn.

The mind's the standard of the man.
Horæ Lyriæc.

Charles Wolfe.

Not a drum was heard, not a funeral note,
As his corse to the ramparts we hurried.

He lay like a warrior taking his rest,
With his martial cloak around him.

We carved not a line, and we raised not a stone,
But we left him alone with his glory.
Burial of Sir John Moore.

Edward Young.

Tired nature's sweet restorer, balmy sleep.

Procrastination is the thief of time.

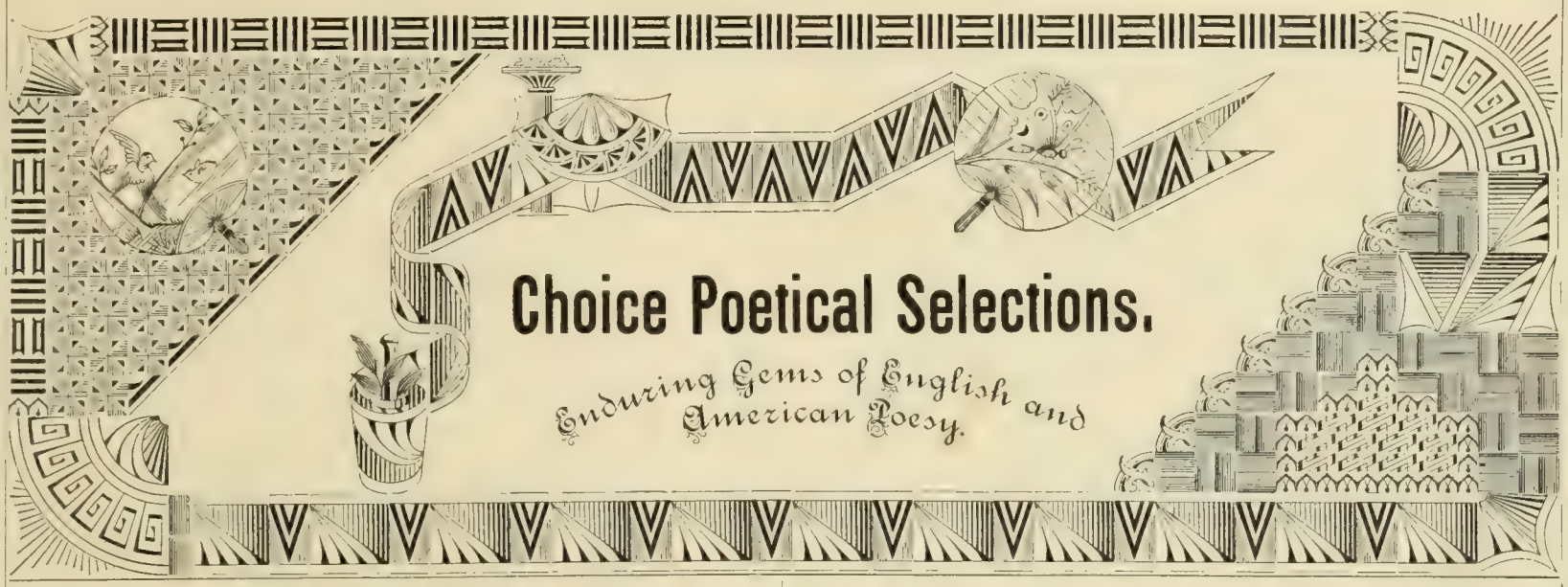
Rare are solitary woes;
They love a train, they tread each other's heel.

Man wants but little, nor that little long.

Our birth is nothing but our death begun.

Death loves a shining mark, a signal blow.

Virtue alone outbuilds the pyramids.
Night Thoughts.



THANATOPSIS.

WILLIAM CULLEN BRYANT.

[*Thanatopsis* is composed of the Greek words, *thanatos* meaning *death*, and *opsis*, a *view*. Together, therefore, they signify *a view of death*, or "Reflections on Death."]

TO him, who, in the love of nature, holds
Communion with her visible forms, she speaks
A various language; for his gayer hours
She has a voice of gladness, and a smile
And eloquence of beauty, and she glides
Into his darker musings, with a mild
And gentle sympathy, that steals away
Their sharpness, ere he is aware.

When thoughts
Of the last bitter hour, come like a blight
Over thy spirit, and sad images
Of the stern agony, and shroud, and pall,
And breathless darkness, and the narrow house,
Make thee to shudder and grow sick at heart;
Go forth into the open sky, and list
To nature's teaching, while from all around,
Comes a still voice:—

"Yet a few days, and thee,
The all-beholding sun shall see no more
In all his course; nor yet, in the cold ground,
Where thy pale form was laid with many tears,
Nor in the embrace of ocean, shall exist
Thy image. Earth, that nourished thee, shall claim
Thy growth, to be resolved to earth again;
And, lost each human trace, surrendering up
Thine individual being, shalt thou go
To mix forever with the elements,
To be a brother to th' insensible rock
And to the sluggish clod, which the rude swain
Turns with his share and treads upon.

The oak
Shall send his roots abroad, and pierce thy mold
Yet not to thy eternal resting place
Shalt thou retire alone, nor could'st thou wish
Couch more magnificent. Thou shalt lie down
With patriarchs of the infant world, with kings,
The powerful of the earth, the wise, the good,
Fair forms, and hoary seers of ages past,
All in one mighty sepulcher.

The hills,
Rock-ribbed, and ancient as the sun: the vales,
Stretching in pensive quietness between:
The venerable woods: rivers that move
In majesty, and the complaining brooks
That make the meadows green; and poured round all,
Old ocean's gray and melancholy waste,
Are but the solemn decorations all
Of the great tomb of man. The golden sun,
The planets, all the infinite host of heaven,
Are shining on the sad abodes of death,
Through the still lapse of ages.

All that tread
The globe, are but a handful, to the tribes
That slumber in its bosom. Take the wings
Of morning, and the Barcan desert pierce,
Or lose thyself in the continuous woods
Where rolls the Oregon, and hears no sound
Save its own dashings—yet—the dead are there;
And millions in those solitudes, since first
The flight of years began, have laid them down
In their last sleep: the dead reign there alone.

So shalt *thou* rest; and what if thou shalt fall
Unnoticed by the living; and no friend
Take note of thy departure? All that breathe
Will share thy destiny. The gay will laugh
When thou are gone; the solemn brood of care
Plod on; and each one, as before, will chase
His favorite phantom; yet all these shall leave
Their mirth and their enjoyments, and shall come
And make their bed with thee. As the long train
Of ages glide away, the sons of men,
The youth in life's green spring, and he who goes
In the full strength of years, matron and maid,
The bowed with age, the infant in the smiles
And beauty of its innocent age cut off,—
Shall, one by one, be gathered to thy side,
By those, who, in their turn, shall follow them.

So live, that when thy summons comes to join
The innumerable caravan that moves
To the pale realms of shade, where each shall take
His chamber in the silent halls of death,
Thou go not like the quarry-slave at night,
Scourged to his dungeon, but sustained and soothed
By an unfaltering trust, approach thy grave
Like one who wraps the drapery of his couch
About him, and lies down to pleasant dreams."

THE DEATH OF THE FLOWERS.

WILLIAM CULLEN BRYANT.

THE melancholy days are come, the saddest of the year,
Of wailing winds, and naked woods, and meadows brown and sear.
Heaped in the hollows of the grove, the autumn leaves lie dead;
They rustle to the eddying gust, and to the rabbit's tread.
The robin and the wren are flown, and from the shrubs the jay,
And from the wood-top calls the crow through all the gloomy day.

Where are the flowers, the fair young flowers, that lately sprang and stood
In brighter light and softer airs, a beauteous sisterhood?
Alas! they all are in their graves; the gentle race of flowers
Are lying in their lowly beds with the fair and good of ours.
The rain is falling where they lie; but the cold November rain
Calls not from out the gloomy earth the lovely ones again.

The wind-flower and the violet, they perished long ago,
And the brier-rose and the orchis died amid the summer glow;
But on the hill the golden-rod, and the aster in the wood,
And the yellow sunflower by the brook in autumn beauty stood,
Till fell the frost from the clear cold heaven, as falls the plague on men,
And the brightness of their smile was gone from upland, glade, and glen.

And now, when comes the calm mild day, as still such days will come,
To call the squirrel and the bee from out their winter home;
When the sound of dropping nuts is heard, though all the trees are still,
And twinkle in the smoky light the waters of the rill,
The south-wind searches for the flowers whose fragrance late he bore,
And sighs to find them in the wood and by the stream no more.

And then I think of one who in her youthful beauty died,
The fair meek blossom that grew up and faded by my side.
In the cold moist earth we laid her, when the forests cast the leaf,
And we wept that one so lovely should have a life so brief;
Yet not unmeet it was that one, like that young friend of ours,
So gentle and so beautiful, should perish with the flowers.

AS SLOW OUR SHIP.

THOMAS MOORE.

AS slow our ship her foamy track
Against the wind was cleaving,
Her trembling pennant still looked back
To that dear isle 't was leaving.
So loth we part from all we love,
From all the links that bind us;
So turn our hearts, as on we rove,
To those we've left behind us!

When, round the bowl, of vanished years
We talk with joyous seeming,—
With smiles that might as well be tears,
So faint, so sad their beaming;
While memory brings us back ag in
Each early tie that twined us,
Oh, sweet's the cup that circles then
To those we've left behind us!

And when, in other climes, we meet
Some isle or vale enchanting,
Where all looks flowery, wild, and sweet,
And naught but love is wanting;
We think how great had been our bliss
If Heaven had but assigned us
To live and die in scenes like this,
With some we've left behind us!

As travelers oft look back at eve
When eastward darkly going,
To gaze upon that light they leave
Still faint behind them glowing;
So, when the close of pleasure's day
To gloom hath near consigned us,
We turn to catch one fading ray
Of joy that's left behind us.

IF WE KNEW.

ANONYMOUS.

IF we knew the woe and heartache
Waiting for us down the road,
If our lips could taste the wormwood,
If our backs could feel the load;
Would we waste the day in wishing
For a time that ne'er can be?
Would we wait with such impatience
For our ships to come from sea?

If we knew the baby fingers,
Pressed against the window pane,
Would be cold and stiff to-morrow—
Never trouble us again;
Would the bright eyes of our darling
Catch the frown upon our brow?
Would the print of rosy fingers
Vex us then as they do now?

Ah! these little ice-cold fingers!
How they point our memories back
To the hasty words and actions
Strewn along our backward track!
How these little hands remind us,
As in snowy grace they lie,
Not to scatter thorns, but roses,
For our reaping by and by.

Strange we never prize the music
Till the sweet-voiced bird has flown;
Strange that we should slight the violets
Till the lovely flowers are gone;
Strange that summer skies and sunshine
Never seem one-half so fair
As when winter's snowy pinions
Shake their white down in the air.

Lips from which the seal of silence
None but God can roll away,
Never blossomed in such beauty
As adorns the mouth to-day;
And sweet words that freight our memory
With their beautiful perfume,
Come to us in sweeter accents
Through the portals of the tomb.

Let us gather up the sunbeams,
Lying all around our path;
Let us keep the wheat and roses,
Casting out the thorns and chaff;
Let us find our sweetest comfort
In the blessings of to-day;
With the patient hand removing
All the briars from our way.

THE VILLAGE BLACKSMITH.

HENRY WADSWORTH LONGFELLOW.

UNDER a spreading chestnut-tree
The village smithy stands;
The smith, a mighty man is he,
With large and sinewy hands;
And the muscles of his brawny arms
Are strong as iron bands.

His hair is crisp and black and long;
His face is like the tan;
His brow is wet with honest sweat,—
He earns whate'er he can;
And looks the whole world in the face,
For he owes not any man.

Week in, week out, from morn till night,
You can hear his bellows blow;
You can hear him swing his heavy sledge,
With measured beat and slow,
Like sexton ringing the village bell,
When the evening sun is low.

And children, coming home from school,
Look in at the open door;
They love to see the flaming forge,
And hear the bellows roar,
And catch the burning sparks that fly
Like chaff from a threshing-floor.

He goes on Sunday to the church,
And sits among his boys;
He hears the parson pray and preach,
He hears his daughter's voice,
Singing in the village choir,
And it makes his heart rejoice.

It sounds to him like her mother's voice,
Singing in Paradise!
He needs must think of her once more,
How in the grave she lies;
And with his hard, rough hand he wipes
A tear out of his eyes.

Toiling, rejoicing, sorrowing,
Onward through life he goes;
Each morning sees some task begin,
Each evening sees it close;
Something attempted something done,
Has earned a night's repose.

Thanks, thanks to thee, my worthy friend,
For the lesson thou hast taught!
Thus at the flaming forge of life
Our fortunes must be wrought;
Thus on its sounding anvil shaped
Each burning deed and thought!

THE LAUNCHING OF THE SHIP.

LONGFELLOW.

ALL is finished, and at length
Has come the bridal day
Of beauty and of strength.
To-day the vessel shall be launched!
With fleecy clouds the sky is blanched,
And o'er the bay,
Slowly, in all his splendors dight,
The great sun rises to behold the sight.

The ocean old,
Centuries old,
Strong as youth, and as uncontrolled,
Paces restless to and fro,
Up and down the sands of gold.
His beating heart is not at rest;
And far and wide
With ceaseless flow
His beard of snow
Heaves with the heaving of his breast.

He waits impatient for his bride.
There she stands,
With her foot upon the sands,
Decked with flags and streamers gay,
In honor of her marriage day,
Her snow-white signals fluttering, blending,
Round her like a veil descending,
Ready to be
The bride of the gray old sea.

Then the Master,
With a gesture of command,
Waved his hand;
And at the word,
Loud and sudden there was heard,
All around them and below,
The sound of hammers, blow on blow,
Knocking away the shores and spurs.
And see! she stirs!
She starts,—she moves—she seems to feel
The thrill of life along her keel,
And, spurning with her foot the ground,
With one exulting, joyous bound,
She leaps into the ocean's arms.
And lo! from the assembled crowd
There rose a shout, prolonged and loud,
That to the ocean seemed to say,
"Take her, O, bridegroom, old and gray;
Take her to thy protecting arms,
With all her youth and all her charms."

How beautiful she is! how fair
She lies within those arms, that press
Her form with many a soft caress
Of tenderness and watchful care!
Sail forth into the sea, O, ship!
Through wind and wave, right onward steer,
The moistened eye, the trembling lip,
Are not the signs of doubt or fear.

Sail forth into the sea of life,
Oh gentle, loving, trusting wife,
And safe from all adversity,
Upon the bosom of that sea
Thy comings and thy goings be!
For gentleness, and love, and trust,
Prevail o'er angry wave and gust;

And in the wreck of noble lives
Something immortal still survives!

Thou, too, sail on, O ship of State!
Sail on, O Union, strong and great!
Humanity, with all its fears,
With all its hopes of future years,
Is hanging breathless on thy fate!
We know what Master laid thy keel,
What workmen wrought thy ribs of steel,
Who made each mast, and sail and rope,
What anvils rang, what hammers beat,
In what a forge, and what a heat,
Were shaped the anchors of thy hope.

Fear not each sudden sound and shock;
'Tis of the wave, and not the rock;
'Tis but the flapping of the sail,
And not a rent made by the gale.
In spite of rock and tempest roar,
In spite of false lights on the shore,
Sail on, nor fear to breast the sea.
Our hearts, our hopes, are all with thee;
Our hearts, our hopes, our prayers, our tears,
Our faith triumphant o'er our fears,
Are all with thee—are all with thee.

THE VAGABONDS.

J. T. TROWBRIDGE.

WE are two travelers, Roger and I.
Roger's my dog:—come here, you scamp!
Jump for the gentlemen,—mind your eye!
Over the table,—look out for the lamp!—
The rogue is growing a little old:
Five years we've tramped through wind and weather,
And slept out-doors when nights were cold,
And ate and drank—and starved together.

We've learned what comfort is, I tell you!
A bed on the floor, a bit of rosin,
A fire to thaw our thumbs, (poor fellow!
The paw he holds up there's been frozen,)
Plenty of catgut for my fiddle,
(This out-door business is bad for strings,)
Then a few nice buckwheats hot from the griddle,
And Roger and I set up for kings!

No, thank ye, sir,—I never drink;
Roger and I are exceedingly moral,—
Aren't we, Roger?—see him wink!—
Well, something hot, then,—we won't quarrel.
He's thirsty, too,—see him nod his head?
What a pity, sir, that dogs can't talk!
He understands every word that's said,—
And he knows good milk from water-and-chalk.

The truth is, sir, now I reflect,
I've been so sadly given to grog,
I wonder I've not lost the respect
(Here's to you, sir!) even of my dog.
But he sticks by, through thick and thin;
And this old coat, with its empty pockets,
And rags that smell of tobacco and gin,
He'll follow while he has eyes in his sockets.

There isn't another creature living
Would do it, and prove, through every disaster,
So fond, so faithful, and so forgiving,
To such a miserable, thankless master!

No, sir!—see him wag his tail and grin!
By George! it makes my old eyes water;
That is, there's something in this gin
That chokes a fellow. But no matter!

We'll have some music, if you're willing,
And Roger (hem! what a plague a cough is, sir!)
Shall march a little.—Start, you villain!
Stand straight! 'Bout face! Salute your officer!
Put up that paw! Dress! Take your rifle!
(Some dogs have arms, you see!) Now hold your
Cap while the gentlemen give a trifle,
To aid a poor old patriot soldier.

March! Halt! Now show how the rebel shakes,
When he stands up to hear his sentence.
Now tell us how many drams it takes
To honor a jolly new acquaintance.
Five yelps,—that's five; he's mighty knowing!
The night's before us, fill the glasses!—
Quick sir! I'm ill,—my brain is going!—
Some brandy!—thank you!—there!—it passes!

Why not reform? That's easily said;
But I've gone through such wretched treatment,
Sometimes forgetting the taste of bread,
And scarce remembering what meat meant,
That my poor stomach's past reform;
And there are times when, mad with thinking
I'd sell out heaven for something warm
To prop a horrible inward sinking.

Is there a way to forget to think?
At your age, sir, home, fortune, friends,
A dear girl's love,—but I took to drink;—
The same old story; you know how it ends.
If you could have seen these classic features,—
You needn't laugh, sir; they were not then
Such a burning libel on God's creatures:
I was one of your handsome men!

If you had seen her, so fair and young,
Whose head was happy on this breast!
If you could have heard the songs I sung
When the wine went round, you wouldn't have guessed
That ever I, sir, should be straying
From door to door, with fiddle and dog,
Ragged and penniless, and playing
To you to-night for a glass of grog!

She's married since,—a parson's wife:
'Twas better for her that we should part,—
Better the soberest, prosiest life
Than a blasted home and a broken heart.
I have seen her? Once: I was weak and spent
On the dusty road, a carriage stopped:
But little she dreamed, as on she went,
Who kissed the coin that her fingers dropped!

You've set me talking, sir; I'm sorry,
It makes me wild to think of the change!
What do you care for a beggar's story?
Is it amusing? you find it strange?
I had a mother so proud of me!
'Twas well she died before———Do you know
If the happy spirits in heaven can see
The ruin and wretchedness here below?

Another glass, and strong, to deaden
This pain; then Roger and I will start.
I wonder has he such a lumpish, leaden
Aching thing, in place of a heart?

He is sad sometimes, and would weep, if he could,
No doubt, remembering things that were,—
A virtuous kennel, with plenty of food,
And himself a sober, respectable cur.

I'm better now; that glass was warming,—
You rascal! limber your lazy feet!
We must be fiddling and performing
For supper and bed, or starve in the street.—
Not a very gay life to lead, you think?
But soon we shall go where lodgings are free,
And the sleepers need neither victuals nor drink;—
The sooner, the better for Roger and me!

THE ISLE OF LONG AGO.

B. F. TAYLOR.

OH, a wonderful stream is the river Time,
As it runs through the realm of tears,
With a faultless rhythm and a musical rhyme,
And a boundless sweep and a surge sublime,
As it blends with the Ocean of Years.

How the winters are drifting, like flakes of snow,
And the summers, like buds between;
And the year in the sheaf—so they come and they go,
On the river's breast, with its ebb and flow,
As it glides in the shadow and sheen.

There's a magical isle up the river of Time,
Where the softest of airs are playing;
There's a cloudless sky and a tropical clime,
And a song as sweet as a vesper chime,
And the Junes with the roses are staying.

And the name of that Isle is the Long Ago,
And we bury our treasures there;
There are brows of beauty and bosoms of snow
There are heaps of dust—but we loved them so!-
There are trinkets and tresses of hair;

There are fragments of song that nobody sings,
And a part of an infant's prayer;
There's a lute unswept, and a harp without strings;
There are broken vows and pieces of rings,
And the garments that she used to wear.

There are hands that are waved, when the fairy shore
By the mirage is lifted in air;
And we sometimes hear, through the turbulent roar,
Sweet voices we heard in the days gone before,
When the wind down the river is fair.

Oh, remembered for aye, be the blessed Isle,
All the day of our life till night—
When the evening comes with its beautiful smile,
And our eyes are closing to slumber awhile,
May that "Greenwood" of Soul be in sight!

THE SMACK IN SCHOOL.

W. P. PALMER.

A DISTRICT school, not far away,
'Mid Berkshire hills, one winter's day,
Was humming with its wonted noise
Of three score mingled girls and boys;
Some few upon their tasks intent,
But more on furtive mischief bent.

The while the master's downward look
Was fastened on a copy-book;
When suddenly, behind his back,
Rose sharp and clear a rousing smack!
As 'twere a battery of bliss
Let off in one tremendous kiss!
"What's that?" the startled master cries;
"That, thir," a little imp replies,
"Wath William Willith, if you pleathe—
I thaw him kith Thuthanna Peathe!"
With frown to make a statue thrill,
The master thundered, "Hither, Will!"
Like wretch o'ertaken in his track,
With stolen chattels on his back,
Will hung his head in fear and shame,
And to the awful presence came,—
A great, green, bashful simpleton,
The butt of all good-natured fun.
With smile suppressed, and birch uprased,
The threatener faltered—"I'm amazed
That you, my biggest pupil, should
Be guilty of an act so rude!
Before the whole set school to boot—
What evil genius put you to't?"
"'Twas she herself, sir," sobbed the lad,
"I did not mean to be so bad;
But when Susannah shook her curls,
And whispered I was 'fraid of girls,
And dursn't kiss a baby's doll,
I couldn't stand it, sir, at all,
But up and kissed her on the spot!
I know—boo-hoo—I ought to not,
But, somehow, from her looks—boo-hoo—
I thought she kind o' wished me to!"

THE OLD OAKEN BUCKET.

BY SAMUEL WOODWORTH.

HOW dear to this heart are the scenes of my childhood
When fond recollection presents them to view!
The orchard, the meadow, the deep-tangled wild-wood,
And every loved spot which my infancy knew;—
The wide-spreading pond, and the mill which stood by it,
The bridge, and the rock where the cataract fell;
The cot of my father, the dairy-house nigh it,
And e'en the rude bucket which hung in the well.
The old oaken bucket, the iron-bound bucket,
The moss-covered bucket which hung in the well.

That moss-covered vessel I hail as a treasure
For often at noon, when returned from the field,
I found it the source of an exquisite pleasure,
The purest and sweetest that nature can yield.
How ardent I seized it, with hands that were glowing!
And quick to the white-pebbled bottom it fell;
Then soon, with the emblem of truth overflowing,
And dripping with coolness, it rose from the well;
The old oaken bucket, the iron-bound bucket,
The moss-covered bucket, arose from the well.

How sweet from the green mossy brim to receive it,
As, poised on the curb, it inclined to my lips!
Not a full blushing goblet could tempt me to leave it
Though filled with the nectar that Jupiter sips.
And, now, far removed from the loved situation,
The tear of regret will intrusively swell,
As fancy reverts to my father's plantation,
And sighs for the bucket which hangs in the well;
The old oaken bucket, the iron-bound bucket,
The moss-covered bucket which hangs in the well.

THE BURIAL OF MOSES.

BY C. F. ALEXANDER.

["And he buried him in a valley in the land of Moab, over against Beth-peor: but no man knoweth of his sepulchre unto this day.—Deut. xxxiv. 6.]

BY Nebo's lonely mountain,
On this side Jordan's wave,
In a vale in the land of Moab,
There lies a lonely grave;
But no man dug that sepulchre,
And no man saw it e'er,
For the angels of God upturned the sod
And laid the dead man there.

That was the grandest funeral
That ever passed on earth;
But no man heard the tramping,
Or saw the train go forth.
Noiselessly as the daylight
Comes when the night is done,
And the crimson streak on ocean's cheek
Grows into the great sun;

Noiselessly as the spring-time
Her crown of verdure weaves,
And all the trees on all the hills
Open their thousand leaves,
So without sound of music,
Or voice of them that wept,
Silently down from the mountain crown
The great procession swept.

Lo! when the warrior dieth,
His comrades in the war,
With arms reversed and muffled drum,
Follow the funeral car.
They show the banners taken,
They tell his battles won,
And after him lead his masterless steed,
While peals the minute gun.

Amid the noblest of the land
Men lay the sage to rest,
And give the bard an honored place,
With costly marble dressed;
In the great minster transept,
Where lights like glories fall,
And the choir sings and the organ rings
Along the emblazoned wall.

This was the bravest warrior
That ever buckled sword;
This the most gifted poet
That ever breathed a word;
And never earth's philosopher
Traced with his golden pen,
On the deathless page truths half so sage
As *he* wrote down for men.

And had he not high honor?
The hill-side for his pall;
To lie in state while angels wait,
With stars for tapers tall;
And the dark rock pines, like tossing plumes,
Over his bier to wave;
And God's own hand, in that lonely land,
To lay him in the grave—
In that deep grave without a name,
Whence his uncoffined clay
Shall break again—oh! wond'rous thought!
Before the judgment day;
And stand, with glory wrapped around,
On the hills he never trod,
And speak of the strife that won our life
With th' incarnate Son of God.

Oh, lonely tomb in Moab's land!
Oh, dark Beth-peor's hill!
Speak to these curious hearts of ours,
And teach them to be still.
God hath his mysteries of grace,
Ways that we cannot tell;
He hides them deep like the secret sleep
Of him he loved so well.

THE EVENING BELLS.

BY THOMAS MOORE.

THOSE evening bells, those evening bells!
How many a tale their music tells
Of youth, and home, and native clime,
When I last heard their soothing chime.

Those pleasant hours have passed away,
And many a heart that then was gay,
Within the tomb now darkly dwells,
And hears no more those evening bells.

And so it will be when I am gone;
That tuneful peal will still ring on.
When other bards shall walk these dells
And sing your praise, sweet evening bells.

BURIAL OF SIR JOHN MOORE.

REV. CHARLES WOLFE.

NOT a drum was heard, not a funeral note,
As his corse to the rampart we hurried;
Not a soldier discharged his farewell shot
O'er the grave where our hero we buried.
We buried him darkly, at dead of night,
The sods with our bayonets turning;
By the struggling moonbeams' misty light,
And the lantern dimly burning.

No useless coffin enclosed his breast,
Nor in sheet, nor in shroud, we wound him;
But he lay, like a warrior taking his rest,
With his martial cloak around him.
Few and short were the prayers we said,
And we spoke not a word of sorrow;
But we steadfastly gazed on the face of the dead,
And we bitterly thought of the morrow.

We thought, as we hollowed his narrow bed,
And smoothed down his lonely pillow,
That the foe and the stranger would tread o'er his head,
And we far away on the billow!
Lightly they'll talk of the spirit that's gone,
And o'er his cold ashes upbraid him;
But little he'll reck, if they let him sleep on,
In the grave where a Briton has laid him!

But half of our heavy task was done,
When the clock struck the hour for retiring,
And we heard by th' distant and random gun,
That the foe was sullenly firing.
Slowly and sadly we laid him down,
From the field of his fame, fresh and gory!
We carved not a line, or raised not a stone,
But we left him—alone with his glory!

ROCK ME TO SLEEP.

BY FLORENCE PERCY.

BACKWARD, turn backward, Oh, Time, in your flight,
Make me a child again just for to-night!
Mother, come back from the echoless shore,
Take me again to your heart as of yore;
Kiss from my forehead the furrows of care,
Smooth the few silver threads out of my hair;
Over my slumbers your loving watch keep;—
Rock me to sleep, mother,—rock me to sleep!

Backward, flow backward, Oh tide of the years!
I am so weary of toil and of tears,—
Toil without recompense, tears all in vain,—
Take them, and give me my childhood again!
I have grown weary of dust and decay,—
Weary of flinging my soul-wealth away;
Weary of sowing for others to reap;—
Rock me to sleep, mother,—rock me to sleep!

Tired of the hollow, the base, the untrue,
Mother, O mother, my heart calls for you!
Many a summer the grass has grown green,
Blossomed, and faded our faces between;
Yet with strong yearning and passionate pain
Long I to-night for your presence again.
Come from the silence so long and so deep;—
Rock me to sleep, mother,—rock me to sleep!

Over my heart, in the days that are flown,
No love like mother-love ever has shone;
No other worship abides and endures,—
Faithful, unselfish, and patient like yours:
None like a mother can charm away pain
From the sick soul and the world-weary brain.
Slumber's soft calms o'er my heavy lids creep;
Rock me to sleep, mother,—rock me to sleep!

Come, let your brown hair, just lighted with gold,
Fall on your shoulders again as of old;
Let it drop over my forehead to-night,
Shading my faint eyes away from the light;
For with its sunny-edged shadows once more
Haply will throng the sweet visions of yore;
Lovingly, softly, its bright billows sweep;—
Rock me to sleep, mother,—rock me to sleep!

Mother, dear mother, the years have been long
Since I last listened your lullaby song:
Sing, then, and unto my soul it shall seem
Womanhood's years have been only a dream.
Clasped to your heart in a loving embrace,
With your light lashes just sweeping my face,
Never hereafter to wake or to weep;—
Rock me to sleep, mother,—rock me to sleep!

MAUD MULLER.

JOHN GREENLEAF WHITTIER.

MAUD MULLER, on a summer's day
Raked the meadow sweet with hay.

Beneath her torn hat glowed the wealth
Of simple beauty and rustic health.

Singing, she wrought, and her merry glee
The mock-bird echoed from his tree.

But, when she glanced to the far-off town,
White from its hill-slope looking down,

The sweet song died, and a vague unrest
And a nameless longing filled her breast,—

A wish, that she hardly dared to own,
For something better than she had known.

The Judge rode slowly down the lane,
Smoothing his horse's chestnut mane.

He drew his bridle in the shade
Of the apple-trees, to greet the maid,

And ask a draught from the spring that flowed
Through the meadow, across the road.

She stooped where the cool spring bubbled up,
And filled for him her small tin cup,

And blushed as she gave it, looking down
On her feet so bare, and her tattered gown.

"Thanks"! said the Judge, "a sweeter draught
From a fairer hand was never quaffed"

He spoke of the grass and flowers and trees,
Of the singing birds and the humming bees;

Then talked of the haying, and wondered whether
The cloud in the west would bring foul weather.

And Maud forgot her brier-torn gown,
And her graceful ankles, bare and brown,

And listened, while a pleased surprise
Looked from her long-lashed hazel eyes.

At last, like one who for delay
Seeks a vain excuse, he rode away.

Maud Muller looked and sighed: "Ah me!
That I the Judge's bride might be!

"He would dress me up in silks so fine,
And praise and toast me at his wine.

"My father should wear a broadcloth coat,
My brother should sail a painted boat.

"I'd dress my mother so grand and gay,
And the baby should have a new toy each day.

"And I'd feed the hungry and clothe the poor,
And all should bless me who left our door."

The Judge looked back as he climbed the hill,
And saw Maud Muller standing still:

"A form more fair, a face more sweet,
Ne'er hath it been my lot to meet.

"And her modest answer and graceful air
Show her wise and good as she is fair.

"Would she were mine, and I to-day,
Like her, a harvester of hay.

"No doubtful balance of rights and wrongs,
Nor weary lawyers with endless tongues,

"But low of cattle, and song of birds,
And health, and quiet, and loving words."

But he thought of his sister, proud and cold,
And his mother, vain of her rank and gold.

So, closing his heart. the Judge rode on,
And Maud was left in the field alone.

But the lawyers smiled that afternoon,
When he hummed in court an old love tune;

And the young girl mused beside the well,
Till the rain on the unraked clover fell.

He wedded a wife of richest dower,
Who lived for fashion, as he for power.

Yet oft, in his marble hearth's bright glow,
He watched a picture come and go;

And sweet Maud Muller's hazel eyes
Looked out in their innocent surprise.

Oft, when the wine in his glass was red,
He longed for the wayside well instead,

And closed his eyes on his garnished rooms,
To dream of meadows and clover blooms;

And the proud man sighed with a secret pain,
"Ah, that I were free again!

"Free as when I rode that day
Where the barefoot maiden raked the hay.'

She wedded a man unlearned and poor,
And many children played round her door.

But care and sorrow, and child-birth pain,
Left their traces on heart and brain.

And oft, when the summer sun shone hot
On the new-mown hay in the meadow lot,

And she heard the little spring brook fall
Over the roadside, through the wall,

In the shade of the apple-tree again
She saw a rider draw his rein,

And, gazing down with a timid grace,
She felt his pleased eyes read her face.

Sometimes her narrow kitchen walls
Stretched away into stately halls;

The weary wheel to a spinnet turned,
The tallow candle an astral burned;

And for him who sat by the chimney lug,
Dozing and grumbling o'er pipe and mug,

A manly form at her side she saw,
And joy was duty and love was law.

Then she took up her burden of life again,
Saying only, "It might have been."

Alas for maiden, alas for judge,
For rich repiner and household drudge!

God pity them both! and pity us all,
Who vainly the dreams of youth recall;

For of all sad words of tongue or pen,
The saddest are these: "It might have been!"

Ah, well! for us all some sweet hope lies
Deeply buried from human eyes;

And, in the hereafter, angels may
Roll the stone from its grave away!

THE RAVEN.

EDGAR A. POE.

ONCE upon a midnight dreary, while I pondered, weak and weary,
Over many a quaint and curious volume of forgotten lore,—
While I nodded, nearly napping, suddenly there came a tapping,
As of some one gently rapping, rapping at my chamber-door.
"Tis some visitor," I muttered, "tapping at my chamber-door—
Only this, and nothing more."

Ah, distinctly I remember, it was in the bleak December,
And each separate dying ember wrought its ghost upon the floor.
Eagerly I wished the morrow; vainly I had sought to borrow
From my books surcease of sorrow—sorrow for the lost Lenore,—
For the rare and radiant maiden whom the angels name Lenore,—
Nameless here forevermore.

And the silken, sad, uncertain rustling of each purple curtain,
Thrilled me.—filled me with fantastic terrors never felt before;
So that now to still the beating of my heart, I stood repeating,
"'Tis some visitor entreating entrance at my chamber-door,—
Some late visitor entreating entrance at my chamber door:
That it is, and nothing more."

Presently my soul grew stronger; hesitating then no longer,
"Sir," said I, "or Madam, truly your forgiveness I implore;
But the fact is, I was napping, and so gently you came rapping,
And so faintly you came tapping, tapping at my chamber-door,
That I scarce was sure I heard you,"—here I opened wide the door:
Darkness there, and nothing more.

Deep into that darkness peering, long I stood there, wondering, fearing,
Doubting, dreaming dreams no mortals ever dared to dream before;
But the silence was unbroken, and the stillness gave no token,
And the only word there spoken was the whispered word, "Lenore!"
This I whispered, and an echo murmured back the word, "Lenore!"
Merely this, and nothing more.

Back into the chamber turning, all my soul within me burning,
Soon again I heard a tapping, something louder than before.
"Surely," said I, "surely that is something at my window-lattice;
Let me see then what thereat is, and this mystery explore,
Let my heart be still a moment, and this mystery explore;
'Tis the wind, and nothing more."

Open here I flung the shutter, when with many a flirt and flutter,
In there stepped a stately raven of the saintly days of yore.
Not the least obeisance made he; not a minute stopped or stayed he;
But, with mien of lord or lady, perched above my chamber-door,—
Perched upon a bust of Pallas, just above my chamber-door—
Perched, and sat, and nothing more.

Then this ebony bird beguiling my sad fancy into smiling,
By the grave and stern decorum of the countenance it wore,
"Though thy crest be shorn and shaven, thou," I said, 'art sure no craven;
Ghastly, grim, and ancient raven, wandering from the nightly shore,
Tell me what thy lordly name is on the night's Plutonian shore?"
Quoth the raven, "Nevermore!"

Much I marveled this ungainly fowl to hear discourse so plainly,
Though its answer little meaning, little relevancy bore;
For we cannot help agreeing that no living human being
Ever yet was blessed with seeing bird above his chamber-door,
Bird or beast upon the sculptured bust above his chamber-door
With such name as "Nevermore!"

But the raven, sitting lonely on the placid bust, spoke only
That one word, as if his soul in that one word he did outpour.
Nothing further then he uttered; not a feather then he fluttered—
Till I scarcely more than muttered, "Other friends have flown before,
On the morrow he will leave me, as my hopes have flown before."
Then the bird said, "Nevermore!"

Startled at the stillness, broken by reply so aptly spoken,
"Doubtless," said I, "what it utters is its only stock and store,
Caught from some unhappy master, whom unmerciful disaster
Follow'd fast and followed faster, 'till his songs one burden bore,
Till the dirges of his hope that melancholy burden bore,
Of—'Never—nevermore!'"

But the raven still beguiling all my sad soul into smiling,
Straight I wheeled a cushioned seat in front of bird and bust and door;
Then, upon the velvet sinking, I betook myself to linking
Fancy unto fancy, thinking what this omnious bird of yore—
What this grim, ungainly, ghastly, gaunt and omnious bird of yore
Meant in croaking "Nevermore!"

This I sat engaged in guessing, but no syllable expressing
To the fowl whose fiery eyes now burn'd into my bosom's core;
This and more I sat divining, with my head at ease reclining
On the cushion's velvet lining that the lamp-light gloated o'er,
But whose velvet violet lining with the lamp-light gloating o'er
She shall press—ah! nevermore!

Then methought the air grew denser, perfumed from an unseen censer
Swung by seraphim, whose foot-falls tinkled on the tufted floor.
"Wretch," I cried, "thy God hath lent thee—by these angels he hath sent thee
Respite—respite and nepenthe from thy memories of Lenore!
Quaff, oh, quaff this kind nepenthe, and forget this lost Lenore!'
Quoth the raven, "Nevermore!"

"Prophet!" said I, "thing of evil!—prophet still, if bird or devil!
Whether tempter sent, or whether tempest tossed thee here ashore,
Desolate, yet all undaunted, on this desert land enchanted—
On this home by horror haunted—tell me truly, I implore,—
Is there—is there balm in Gilead?—tell me—tell me, I implore?"
Quoth the raven, "Nevermore!"

"Prophet!" said I, "thing of evil!—prophet still, if bird or devil!
By that heaven that bends above us, by that God we both adore,
Tell this soul, with sorrow laden, if, within the distant Aidenn,
It shall clasp a sainted maiden, whom the angels name Lenore;
Clasp a rare and radiant maiden, whom the angels name Lenore!"
Quoth the raven, "Nevermore!"

"Be that word our sign of parting, bird or fiend!" I shrieked, upstarting,—
Get thee back into the tempest and the night's Plutonian shore!
Leave no black plume as a token of that lie thy soul hath spoken!
Leave my loneliness unbroken!—quit the bust above my door!
Take thy beak from out my heart, and take thy form from off my door!"
Quoth the raven, "Nevermore!"

And the raven, never flitting, still is sitting, still is sitting,
On the pallid bust of Pallas, just above my chamber-door;
And his eyes have all the seeming of a demon's that is dreaming,
And the lamp-light o'er him streaming throws his shadow on the floor;
And my soul from out that shadow that lies floating on the floor
Shall be lifted—NEVERMORE!

THE HEATHEN CHINEE.

F. BRET HARTE.

WHICH I wish to remark,—
And my language is plain,—
That for ways that are dark,
And for tricks that are vain,
The heathen Chinee is peculiar,
Which the same I would rise to explain.

Ah Sin was his name;
And I shall not deny
In regard to the same
What that name might imply.
But his smile it was pensive and child-like,
As I frequently remarked to Bill Nye.

It was August the third,
And quite soft were the skies;
Which it might be inferred
That Ah Sin was likewise;
Yet he played it that day upon William
And me in a way I despise.

Which we had a small game,
And Ah Sin took a hand;
It was Euchre. The same
He did not understand;
But he smiled as he sat by the table
With a smile that was child-like and bland.

Yet the cards they were stocked
In a way that I grieve,
And my feelings were shocked
At the state of Nye's sleeve,
Which was stuffed full of aces and bowers,
And the same with intent to deceive.

But the hands that were played
By that heathen Chinee,
And the points that he made
Were quite frightful to see,—
Till at last he put down a right bower,
Which the same Nye had dealt unto me.

Then I looked up at Nye,
And he gazed upon me;
And he rose with a sigh,
And said, "Can this be?
We are ruined by Chinese cheap labor,"
And he went for that heathen Chinee.

In the scene that ensued
I did not take a hand,
But the floor it was strewed
Like the leaves on the strand
With the cards that Ah Sin had been hiding.
In the game he "did not understand."

In his sleeves, which were long,
He had twenty-four packs,
Which was coming it strong,
Yet I state but the facts;
And we found on his nails, which were taper,
What is frequent in tapers,—that's wax.

Which is why I remark,
And my language is plain,
That for ways that are dark,
And for tricks that are vain,
The heathen Chinee is peculiar,
Which the same I am free to maintain.

"JIM."

BY BRET HARTE.

SAY, there! P'r'aps
Some on you chaps
Might know Jim Wild?
Well—no offence;
Thar ain't no sense
In gettin' riled!
Jim was my chum
Up on the Bar;
Tha 's why I come
Down from up yar,
Lookin' for Jim.

Thank ye, sir! *You*
Ain't of that crew—
Blest if you are!
Money!—Not much;
That ain't my kind;
I ain't no such.
Rum?—I don't mind,
Seein' it's you.

Well, this yer Jim,
Did you know him?—
Jess about your size;
Same kind of eyes—
Well, that is strange;
Why, its two year
Since he came here,
Sick, for a change.

Well, here's to us;
Eh?
The h—— you say!
Dead?—
That little cuss?
What makes you star—
You over thar?
Can't a man drop
'S glass in yer shop
But you must r'ar?
It wouldn't take
D—— much to break
You and your bar.

Dead!
Poor—little—Jim!
Why, thar was me,
Jones, and Bob Lee,
Harry and Ben—
No-account men;
Then to take *him!*
Well, thar— Good-bye—
No more, sir—I—

Eh?
What's that you say?
Why, dern it!—sho!—
No? Yes! By Jo!
Sold!
Sold! Why, you limb,
You ornery,
Derned old
Long-legged Jim!

THE INQUIRY.

CHARLES MACKAY.

TELL me, ye winged winds, that round my pathway roar,
Do ye not know some spot where mortals weep no more?
Some lone and pleasant dell, some valley in the west,
Where, free from toil and pain, the weary soul may rest?
The loud wind dwindled to a whisper low,
And sigh'd for pity as it answer'd—"No."

Tell me, thou mighty deep, whose billows round me play,
Know'st thou some favor'd spot, some island far away,
Where weary man may find the bliss for which he sighs—
Where sorrow never lives, and friendships never dies?
The loud waves, rolling in perpetual flow,
Stopp'd for a while, and sigh'd to answer—"No."

And thou, serenest moon, that, with such lovely face,
Dost look upon the earth, asleep in night's embrace;
Tell me, in all thy round, hast thou not seen some spot,
Where miserable man might find a happier lot?
Behind a cloud the moon withdrew in woe,
And a voice, sweet, but sad, responded—"No."

Tell me, my secret soul;—oh! tell me, Hope and Faith,
Is there no resting place from sorrow, sin, and death?—
Is there no happy spot, where mortals may be bless'd,
Where grief may find a balm, and weariness a rest?
Faith, Hope, and Love best boons to mortals given,
Waved their bright wings, and whisper'd—"YES, IN HEAVEN!"

"CLEON AND I."

CHARLES MACKAY.

CLEON hath a million acres,—ne'er a one have I:
Cleon dwelleth in a palace,—in a cottage, I:
Cleon hath a dozen fortunes,—not a penny, I;
But the poorer of the twain is Cleon, and not I.

Cleon, true, possesseth acres,—but the landscape, I:
Half the charms to me it yieldeth money cannot buy:
Cleon harbors sloth and dulness,—freshening vigor, I:
He in velvet, I in fustian,—richer man am I.

Cleon is a slave to grandeur,—free as thought am I:
Cleon fees a score of doctors,—need of none have I.
Wealth-surrounded, care-environed, Cleon fears to die.
Death may come,—he'll find me ready,—happier man am I.

Cleon sees no charms in Nature,—in a daisy, I:
Cleon hears no anthems ringing in the sea and sky.
Nature sings to me forever,—earnest listener, I:
State for state, with all attendants, who would change?
Not I.

SOMEBODY'S DARLING.

FROM "WAR LYRICS OF THE SOUTH."

INTO a ward of the whitewashed halls
Where the dead and dying lay,
Wounded by bayonets, shells and balls,
Somebody's darling was borne one day.

Somebody's darling, so young and so brave.
Wearing yet on his pale, sweet face,
Soon to be hid by the dust of the grave,
The lingering light of his boyhood grace.

Matted and damp are the curls of gold
Kissing the snow of that fair young brow,
Pale are the lips, of delicate mold—
Somebody's darling is dying now.

Back from his beautiful blue-veined brow
Brush all the wandering waves of gold;
Cross his hands on his bosom now,
Somebody's darling is stiff and cold.

Kiss him once for somebody's sake,
Murmur a prayer soft and low;
One bright curl from its fair mates take—
They were somebody's pride, you know.

Somebody's hand had rested there;
Was it a mother's, soft and white?
And have the lips of a sister fair
Been baptized in the waves of light?

God knows best! He was somebody's love;
Somebody's heart enshrined him there;
Somebody wafted his name above,
Night and noon, on the wings of prayer.

Somebody wept when he marched away,
Looking so handsome, brave and grand,
Somebody's kiss on his fo ehead lay,
Somebody clung to his parting hand.

Somebody's waiting and watching for him,
Yearning to hold him again to their heart,
And there he lies, with his blue eyes dim,
And the smiling, child-like lips apart.

Tenderly bury the fair young dead,
Pausing to drop on his grave a tear;
Carve on the wooden slab at his head,
"Somebody's darling slumbers here."

THE BLUE AND THE GRAY.

BY F. M. FINCH.

[The women of Columbus Mississippi, animated by noble sentiments, have shown themselves impartial in their offerings made to the memory of the dead. They strewed flowers alike on the graves of the Confederate and of the National soldiers.]

BY the flow of the inland river,
Whence the fleets of iron have fled,
Where the blades of the grave-grass quiver,
Asleep are the ranks of the dead:—
Under the sod and the dew,
Waiting the judgment day,
Under the one, the Blue,
Under the other, the Gray.

These in the robings of glory,
Those in the gloom of defeat,
All with the battle-blood gory,
In the dusk of eternity meet:—
Under the sod and the dew,
Waiting the judgment day;
Under the laurel, the Blue,
Under the willow, the Gray.

From the silence of sorrowful hours
The desolate mourners go,
Lovingly laden with flowers,
Alike for the friend and the foe:—

Under the sod and the dew,
Waiting the judgment day;
Under the roses, the Blue,
Under the lilies, the Gray.

So, with an equal splendor,
The morning sun-rays fall,
With a touch impartially tender,
On the blossoms blooming for all:—
Under the sod and the dew,
Waiting the judgment day;
Broidered with gold, the Blue,
Mellowed with gold, the Gray.

So, when the summer calleth
On forest and field of grain,
With an equal murmur falleth
The cooling drip of the rain:—
Under the sod and the dew,
Waiting the judgment day;
Wet with the rain, the Blue,
Wet with the rain, the Gray.

Sadly, but not with upbraiding,
The generous deed was done;
In the storm of the years that are fading
No braver battle was won:—
Under the sod and the dew,
Waiting the judgment day,
Under the blossoms, the Blue,
Under the garlands, the Gray.

No more shall the war-cry sever,
Or the winding rivers be red;
They banish our anger forever,
When they laurel the graves of our dead,—
Under the sod and the dew,
Waiting the judgment day;
Love and tears for the Blue,
Tears and love for the Gray.

FONTENOY.

DOWLING.

BY our camp fires rose a murmur,
At the dawning of the day,
And the tread of many footsteps
Spoke the advent of the fray;
And as we took our places,
Few and stern were our words,
While some were tightening horse-girths,
And some were girding swords.

The trumpet blast has sounded
Our footmen to array;
The willing steed has bounded,
Impatient for the fray;
The green flag is unfolded,
While rose the cry of joy,
"Heaven speed dear Ireland's banner,
To-day at Fontenoy."

We looked upon that banner,
And the memory arose
Of our homes and perished kindred,
Where the Lee or Shannon flows;
We looked upon that banner,
And we swore to God on high,
To smite to-day the Saxon's might,—
To conquer or to die.

Loud swells the charging trumpet,—
'Tis a voice from our own land;
God of battles—God of vengeance,
Guide to-day the patriot band;
There are stains to wash away;
There are memories to destroy,
In the best blood of the Briton
To-day at Fontenoy.

Plunge deep the fiery rowels
In a thousand reeking flanks,—
Down, chivalry of Ireland,
Down on the British ranks:
Now shall their serried columns
Beneath our sabres reel,—
Through their ranks, then, with the war-horse;
Through their bosoms with the steel.

With one shout for good King Louis,
And the fair land of the vine,
Like the wrathful Alpine tempest,
We swept upon their line,—
Then rang along the battle-field
Triumphant our hurrah,
And we smote them down, still cheering
"*Erin, slanthagal go bragh.*"*

As prized as is the blessing
From an aged father's lip,—
As welcome as the haven
To the tempest-driven ship,—
As dear as to the lover
The smile of gentle maid,—
Is this day of long-sought vengeance
To the swords of the Brigade.

See their shattered forces flying,
A broken, routed line,—
See England, what brave laurels
For your brow to-day we twine.
Oh, thrice bless'd the hour that witnessed
The Briton turn to flee
From the chivalry of Erin,
And France's "*fleur de lis.*"

As we lay beside our camp fires,
When the sun had passed away,
And thought upon our brethren,
Who had perished in the fray,—
Who prayed to God to grant us,
And then we'd die with joy,
One day upon our own dear land
Like this of Fontenoy.

THE CREEDS OF THE BELLS.

GEO. W. BUNGAY.

HOW sweet the chime of the Sabbath bells!
Each one its creed in music tells,
In tones that float upon the air,
As soft as song, as pure as prayer;
And I will put in simple rhyme
The language of the golden chime;
My happy heart with rapture swells
Responsive to the bells, sweet bells.

"In deeds of love excel! excel!"
Chimed out from ivied towers a bell;
"This is the church not built on sands,
Emblem of one not built with hands;

* Ireland, the bright toast forever.

Its forms and sacred rites revere,
Come worship here! come worship here!
In rituals and faith excel!"
Chimed out the Episcopalian bell.

"Oh heed the ancient landmarks well!"
In solemn tones exclaimed a bell;
"No progress made by mortal man
Can change the just eternal plan:
With God there can be nothing new;
Ignore the false, embrace the true,
While all is well! is well! is well!"
Pealed out the good old Dutch church bell.

"Ye purifying waters swell!"
In mellow tones rang out a bell;
"Though faith alone in Christ can save,
Man must be plunged beneath the wave,
To show the world unfaltering faith
In what the Sacred Scriptures saith:
Oh swell! ye rising waters swell!"
Pealed out the clear-toned Baptist bell.

"Not faith alone, but works as well,
Must test the soul!" said a soft bell;
"Come here and cast aside your load,
And work your way along the road,
With faith in God, and faith in man,
And hope in Christ, where hope began;
Do well! do well! do well! do well!"
Rang out the Unitarian bell.

"Farewell! farewell! base world, farewell!"
In touching tones exclaimed a bell;
"Life is a boon, to mortals given,
To fit the soul for bliss in heaven;
Do not invoke the avenging rod,
Come here and learn the way to God;
Say to the world, Farewell! farewell!"
Pealed forth the Presbyterian bell.

"To all, the truth, we tell! we tell!"
Shouted in ecstasies a bell;
"Come all ye weary wanderers, see!
Our Lord has made salvation free!
Repent, believe, have faith, and then
Be saved, and praise the Lord, Amen!
Salvation's free, we tell! we tell!"
Shouted the Methodistic bell.

"In after life there is no hell!"
In raptures rang a cheerful bell;
"Look up to heaven this holy day,
Where angels wait to lead the way;
'There are no fires, no fiends to blight
The future life; be just and right
No hell! no hell! no hell! no hell!"
Rang out the Universalist bell.

"The Pilgrim Fathers heeded well
My cheerful voice," pealed forth a bell;
"No fetters here to clog the soul;
No arbitrary creeds control
The free heart and progressive mind,
That leave the dusty past behind,
Speed well, speed well, speed well, speed well!"
Pealed out the Independent bell.

"No pope, no pope, to doom to hell!"
The Protestant rang out a bell;
"Great Luther left his fiery zeal,
Within the hearts that truly feel
That loyalty to God will be
The fealty that makes men free,
No images where incense fell!"
Rang out old Martin Luther's bell.

"All hail, ye saints in heaven that dwell
Close by the cross!" exclaimed a bell;
"Lean o'er the battlements of bliss,
And deign to bless a world like this;
Let mortals kneel before this shrine—
Adore the water and the wine!
All hail, ye saints, the chorus swell!"
Chimed in the Roman Catholic bell.

"Ye workers who have toiled so well,
To save the race!" said a sweet bell;
"With pledge, and badge, and banner, come,
Each brave heart beating like a drum;
Be royal men of noble deeds,
For *love* is holier than creeds;
Drink from the well, the well, the well!"
In rapture rang the Temperance bell.

SWELL'S SOLILOQUY.

ANONYMOUS.

I DON'T appwove this hawid way;
Those dweadful bannahs hawt my eyes;
And guns and dwums are such a baw,—
Why don't the pawties compwamise?

Of cawce, the twoilet has its chawms;
But why must all the vulgah cwowd
Pawsist in spawting unifawms,
In cullahs so extwemely loud?

And then the ladies,—pwecious deahs!—
I mawk the change on ev'wy bwow;
Bai Jove! I weally have my feahs
They wathah like the hawid wow!

To heah the chawming cweatures talk,
Like patwons of the bloody wing,
Of waw and all its dawty wawk,—
It doesn't seem a pwappah thing!

I called at Mrs. Gweene's last night,
To see her niece, Miss Mawy Hertz,
And found her making—cwushing sight!—
The weddest kind of flannel shirts!

Of cawce, I wose and sought the daw,
With fawyah flashing from my eyes!
I can't appwove this hawid waw;—
Why don't the pawties compwamise?

LITTLE BREECHES.

BY JOHN HAY.

(*A Pike County View of Special Providence.*)

I DON'T go much on religion,
I never ain't had no show;
But I've got a middlin' tight grip, Sir,
On the handful o' things I know.
I don't pan out on the prophets,
And free-will, and that sort of thing;
But I b'lieve in God and the angels,
Ever sence one night last spring.

I come into town with some turnips,
And my little Gabe come along—
No four-year old in the county
Could beat him for pretty and strong.
Peart and chipper and sassy,
Always ready to swear and fight;
And I'd larnt him to chaw terbacker,
Jest to keep his milk-teeth white.

The snow come down like a blanket
As I passed by Taggart's store;
I went in for a jug of molasses,
And left the team at the door.
They skeered at something and started—
I heerd one little squall,
And hell-to-split over the prairie
Went team, Little Breeches, and all.

Hell-to-split over the prairie!
I was almost froze with skeer;
But we rousted up some torches,
And sarched for 'em far and near.
At last we struck hosses and wagon,
Snowed under a soft white mound,
Upsot, dead beat—but of little Gabe
No hide nor hair was found.

And here all hope soured on me,
Of my fellow-critters' aid –
I jest flopped down on my marrow-bones,
Crotch-deep in the snow, and prayed.

* * * * *

By this the torches was played out,
And me and Isrul Parr
Went off for some wood to a sheep-fold
That he said was somewhar thar.

We found it at last, and a little shed
Whar they shut up the lambs at night;
We looked in, and seen them huddled thar,
So warm and sleepy and white.
And *thar* sot Little Breeches, and chirped,
As peart as ever you see,
"I want a chaw of terbacker,
And that's what's the matter of me."

How did he git thar? Angels.
He could never have walked in that storm,
They jest scooped down and toted him
To whar it was safe and warm.
And I think that saving a little child
And bringing him to his own,
Is a derned sight better business
Than loafing around the Throne

THERE IS NO DEATH.

SIR E. BULWER LYTTON.

THERE is no death! The stars go down
To rise upon some fairer shore;
And bright in Heaven's jeweled crown
They shine forevermore.

There is no death! The dust we tread
Shall change beneath the summer showers
To golden grain or mellow fruit,
Or rainbow-tinted flowers.

The granite rocks disorganize
To feed the hungry rocks they bear;
The forest leaves drink daily life
From out the viewless air.

There is no death! The leaves may fall,
The flowers may fade and pass away;
They only waft through wintry hours
The coming of the May.

There is no death! An angel form
Walks o'er the earth with silent tread;
He bears our best loved things away,
And then we call them "dead."

He leaves our hearts all desolate,
He plucks our fairest, sweetest flowers;
Transplanted into bliss, they now
Adorn immortal bowers.

The bird-like voice, whose joyous tones
Made glade these scenes of sin and strife,
Sings now an everlasting song
Amid the tree of life.

And where he sees a smile too bright,
Or hearts too pure for taint or vice,
He bears it to that world of light
To dwell in Paradise.

Born unto that undying life
They leave us but to come again;
With joy we welcome them—the same
Except the sin and pain.

And ever near us, though unseen,
The dear immortal spirits tread;
For all the boundless universe
Is life—there are no dead.

BETSY AND I ARE OUT.

WILL M. CARLETON.

DRAW up the papers, lawyer, and make 'em good and stout,
For things at home are cross-ways, and Betsey and I are out;
We who have worked together so long as man and wife
Must pull in single harness the rest of our nat'ral life.

"What is the matter," says you? I swan! it's hard to tell!
Most of the years behind us we've passed by very well;
I have no other woman—she has no other man;
Only we've lived together as long as ever we can.

So I have talked with Betsy, and Betsy has talked with me;
And we've agreed together that we can never agree;
Not that we've catched each other in any terrible crime;
We've been gatherin' this for years, a little at a time.

There was a stock of temper we both had, for a start;
Although we ne'er suspected 'twould take us two apart;
I had my various failings, bred in the flesh and bone,
And Betsy, like all good women, had a temper of her own.

The first thing, I remember, whereon we disagreed,
Was somethin' concerning heaven, a difference in our creed;
We arg'ed the thing at breakfast—we arg'ed the thing at tea—
And the more we arg'ed the question, the more we couldn't agree.

And the next that I remember was when we lost a cow;
She had kicked the bucket, for certain—the question was only —How?
I held my opinion, and Betsey another had;
And when we were done a talkin', we both of us was mad.

And the next that I remember, it started in a joke;
But for full a week it lasted, and neither of us spoke.

And the next was when I fretted because she broke a bowl·
And she sa'd I was mean and stingy, and hadn't any soul.

And so the thing kept workin', and all the self same way;
Always somethin' to ar'ge and something sharp to say,—
And down on us came the neighbors, a couple o' dozen strong,
And lent their kindest service to help the thing along.

And there have been days together—and many a weary week—
When both of us were cross and spunky, and both too proud to speak;
And I have been thinkin' and thinkin', the whole of the summer and fall,
If I can't live kind with a woman, why, then I won't at all.

And so I've talked with Betsy, and Betsy has talked with me;
And we have agreed together that we can never agree;
And what is hers shall be hers, and what is mine shall be mine;
And I'll put it in the agreement and take it to her to sign.

Write on the paper, lawyer—the very first paragraph—
Of all the farm and live stock, she shall have her half;
For she has helped to earn it, through many a weary day,
And its nothin' more than justice that Betsy has her pay.

Give her the house and homestead; a man can thrive and roam,
But women are wretched critters, unless they have a home.
And I have always determined, and never failed to say,
That Betsy never should want a home, if I was taken away.

There's a little hard money besides, that's drawin' tol'rable pay,
A couple of hundred dollars laid by for a rainy day,—
Safe in the hands of good men, and easy to get at;
Put in another clause there, and give her all of that.

I see that you are smiling, sir, at my givin' her so much;
Yes, divorce is cheap, sir, but I take no stock in such;
True and fair I married her, when she was blithe and young,
And Betsy was always good to me, exceptin' with her tongue.

When I was young as you, sir, and not so smart, perhaps,
For me she mittened a lawyer, and several other chaps;
And all of 'em was flustered, and fairly taken down,
And for a time I was counted the luckiest man in town.

Once, when I had a fever—I won't forget it soon—
I was hot as a basted turkey and crazy as a loon—
Never an hour went by me when she was out of sight;
She nursed me true and tender, and stuck to me day and night.

And if ever a house was tidy, and ever a kitchen clean,
Her house and kitchen was tidy as any I ever seen,
And I don't complain of Betsy or any of her acts,
Exceptin' when we've qnarrelled, and told each other facts.

So draw up the paper, lawyer: and I'll go home to-night,
And read the agreement to her and see if it's all right;
And then in the mornin' I'll sell to a tradin' man I know—
And kiss the child that was left us, and out in the world I'll go.

And one thing put in the paper, that first to me didn't occur;
That when I am dead at last she will bring me back to her,
And lay me under the maple we planted years ago,
When she and I was happy, before we quarrelled so.

And when she dies, I wish that she would be laid by me;
And lyin' together in silence, perhaps we'll then agree;
And if ever we meet in heaven, I wouldn't think it queer
If we loved each other the better because we've quarreled here.

BETSY DESTROYS THE PAPER.

I'VE brought back the paper, lawyer, and fetched the parson here,
To see that things are regular, and settled up fair and clear;
For I've been talking with Caleb, and Caleb has with me,
And the 'mount of it is we're minded to try once more to agree.

So I came here on the business,—only a word to say
(Caleb is staking pea-vines, and couldn't come to-day.)
Just to tell you and parson how that we've changed our mind;
So I'll tear up the paper, lawyer, you see it wasn't signed.

And now if parson is ready, I'll walk with him toward home;
I want to thank him for something, 'twas kind of him to come;
He's showed a Christian spirit, stood by us firm and true;
We mightn't have changed our mind, squire, if he'd been a lawyer, too.

There!—how good the sun feels, and the grass, and blowin' trees,
Something about them lawyers makes me feel fit to freeze;
I wasn't bound to state particulars to that man, [plan.
But it's right you shonld know, parson, about our change of

We'd been some days a waverin' a little, Caleb and me,
And wished the hateful paper at the bottom of the sea;
But I guess 'twas the prayer last evening, and the few words you said,
That thawed the ice between us, and brought things to a head.

You see, when we came to division, there was things that wouldn't divide;
There was our twelve year-old baby, she couldn't be satisfied
To go with one or the other, but just kept whimperin' low,
"I'll stay with papa and mamma, and where they go I'll go."

Then there was grandsire's Bible—he died on our wedding day;
We wouldn't halve the old Bible, and should it go or stay?
The sheets that was Caleb's mother's, her sampler on the wall,
With the sweet old names worked in—Tryphena, and Eunice, and Paul.

It began to be hard then, parson, but it grew harder still,
Talkin' of Caleb established down at McHenry'sville;
Three dollars a week 'twould cost him; no mendin' nor sort of care, [hair.
And board at the Widow Mecham's, a woman that wears false

Still we went on a talkin'; I agreed to knit some socks,
And make a dozen striped shirts, and pair of wa'mus frocks;
And he was to cut a doorway from the kitchen to the shed:
"Save you climbing steps much, in frosty weather," he said.

He brought me the pen at last; I felt a sinking', and he
Looked as he did with the agur, in the spring of sixty-three.
'Twas then you dropped in, parson, 'twasn't much that was said,
"Little children, love one another," but the thing was killed stone dead.

I should like to make confession; not that I'm going to say
The fault was all on my side, that never was my way;
But it may be true that women—tho' how 'tis I can't see—
Are a trifle more aggravatin' than men know how to be.

Then, parson, the neighbors' meddlin'—it wasn't pourin' oil;
And the church a laborin' with us, 'twas worse than wasted toil;
And I've thought, and so has Caleb, though maybe we are wrong
If they'd kept to their own business, we should have got along.

There was Deacon Amos Purdy, a good man as we know,
But hadn't a gift of laborin' except with the scythe and hoe;
Then a load came over in peach time from the Wilbur neighborhood,
"Season of prayer," they called it; didn't do an atom of good.

I'll tell you about the heifer—one of the kindest and best—
That brother Ephraim gave me, the fall he moved out West;
I'm free to own it riled me that Caleb should think and say
She died of convulsions—a cow that milked four gallons a day.

But I needn't have spoke of turnips, needn't have been so cross,
And said hard things, and hinted as if 'twas all my loss;
And I'll take it all back, parson; that fire shan't ever break out,
Though the cow was choked with a turnip, I never had a doubt.

Then there are p'ints of doctrine, and views of a future state,
I'm willing to stop discussin'; we can both afford to wait;
'Twon't bring the millennium sooner, disputin' about when it's due,
Although I feel an assurance that mine's the Scriptural view.

But the blessedest truths of the Bible, I've learned to think don't lie
In the texts we hunt with a candle to prove our doctrines by,
But them that come to us in sorrow, and when we're on our knees;
So if Caleb won't argue on free-will, I'll leave alone the decrees.

One notion of Caleb's parson, seems rather misty and dim;
I wish, if it comes convenient, you'd change a word with him,
It don't quite stand to reason, and for gospel it isn't clear,
That folks love better in heaven for having quarreled here.

I've no such an expectation; why, parson, if that is so,
You needn't have worked so faithful to reconcile folks below;
I hold another opinion, and hold it straight and square,
If we can't be peaceable here, we won't be peaceable there.

But there's the request he made; you know it, parson, about
Bein' laid under the maples that his own hand set out,
And me to be laid beside him when my time comes to go;
As if—as if—don't mind me; but 'twas that unstrung me so.

And now that some scales, as we think, have fallen from our eyes,
And things brought so to a crisis have made us both more wise,
Why, Caleb says, and so I say, till the Lord parts him and me,
We'll love each other better, and try our best to agree.

THE NAMELESS DEAD.

BY TOM HOOD.

WHY do you wail, O Wind? why do you sigh, O Sea?
Is it remorse for the ships gone down, with this pitiless shore on the lea?
Moan, moan, moan
In the desolate night and lone!
Ah, what is the tale
You would fain unveil
In your wild weird cries to me?

A gleam of white on the shore!—'tis not the white sea-foam,
Nor wandering sea-bird's glimmering wind, for at night no sea-birds roam.
'Tis one one of the drowned—drowned
Of the hapless homeward-bound,
Last night, in the dark,
There perish'd a bark
On the bar; and 'twas bound for home!

A woman's cold white corpse—a woman so young and fair!
See the cruel storm has entwined with weeds the wealth of her weltering hair;
And the little, the little hand
Lies listless and limp on the sand.
They have bound her fast
To the wreck of a mast;
But the wild waves would not spare!

Look, how they bound and leap—cast themselves far o'er the shore,
Striving to seize on their stranded prey, and carry it off once more!
Or is it remorse or dread,
Or a longing to bury its dead,
That makes the surge
On the ocean-verge
So incessantly howl and roar?

Where do they list for her step? where do they look for her face?
Where are they waiting to see her once more in the old familiar place?
Dead, dead, dead!
In vain will their tears be shed;
For not one of them all,
Alas will fall
On that bosom's marble grace!

Why do you sigh, O Sea? why do you wail, O Wind?
Why do you murmur, in mournful tone, like things with a human mind?
Wail, wail, wail,
Articulate ocean and gale!
For the loveliness rare,
So pallid and fair,
You slew in your fury blind!

Let us bear her away to a grave, in the churchyard's calm green breast,
Where the sound of the wind and waves in strife may ne'er her peace molest.
Though we cannot carve her name,
She will slumber all the same;
And the wild-rose bloom
Shall cover her tomb,
And she shall have perfect rest.

KISSING'S NO SIN.

ANONYMOUS.

SOME say that kissing's a sin;
But I think it's nane ava,
For kissing has wonn'd in this world
Since ever that there was twa.

Oh, if it wasna lawfu',
Lawyers wadna allow it;
If it wasna holy,
Ministers wadna do it.

If it wasna modest,
Maidens wadna tak' it;
If it wasna plenty,
Puir folk wadna get it.

CURFEW MUST NOT RING TO-NIGHT.

ENGLAND'S sun was slowly setting
O'er the hills so far away,
Filling all the land with beauty
At the close of one sad day;
And the last rays kiss'd the forehead
Of a man and maiden fair,
He with step so slow and weakened,
She with sunny, floating hair;
He with sad bowed head, and thoughtful,
She with lips so cold and white,
Struggling to keep back the murmur,
"Curfew must not ring to-night."

"Sexton," Bessie's white lips faltered,
Pointing to the prison old,
With its walls so dark and gloomy,—
Walls so dark, and damp, and cold,—
"I've a lover in that prison,
Doomed this very night to die,
At the ringing of the Curfew,
And no earthly help is nigh.
Cromwell will not come till sunset,"
And her face grew strangely white,
As she spoke in husky whispers,
"Curfew must not ring to-night."

"Bessie," calmly spoke the Sexton—
Every word pierced her young heart
Like a thousand gleaming arrows—
Like a deadly poisoned dart;
"Long, long years I've rung the Curfew
From that gloomy shadowed tower;
Every evening, just at sunset,
It has told the twilight hour;
I have done my duty ever,
Tried to do it just and right,
Now I'm old, I will not miss it;
Girl, the Curfew rings to-night!"

Wild her eyes and pale her features,
Stern and white her thoughtful brow,
And within her heart's deep centre,
Bessie made a solemn vow;
She had listened while the judges
Read, without a tear or sigh,
"At the ringing of the Curfew—
Basil Underwood *must die.*"
And her breath came fast and faster,
And her eyes grew large and bright—
One low murmur, scarcely spoken—
"Curfew *must not* ring to-night!"

She with light step bounded forward,
Sprang within the old church-door,
Left the old man coming slowly,
Paths he'd often trod before,
Not one moment paused the maiden,
But with cheek and brow aglow,
Staggered up the gloomy tower,
Where the bell swung to and fro;
Then she climbed the slimy ladder,
Dark, without one ray of light,
Upward still, her pale lips saying:
"Curfew shall not ring to-night."

She has reached the topmost ladder,
O'er her hangs the great dark bell,
And the awful gloom beneath her,
Like the pathway down to hell;
See, the ponderous tongue is swinging,
'Tis the hour of Curfew now—
And the sight has chilled her bosom,
Stopped her breath and paled her brow.
Shall she let it ring? No, never!
Her eyes flash with sudden light,
As she springs and grasps it firmly—
"Curfew shall not ring to-night!"

Out she swung, far out, the city
Seemed a tiny speck below;
There, 'twixt heaven and earth suspended,
As the bell swung to and fro,
And the half-deaf Sexton ringing
(Years he had not heard the bell,)
And he thought the twilight Curfew
Rang young Basil's funeral knell;
Still the maiden clinging firmly,
Cheek and brow so pale and white,
Still her frightened heart's wild beating—
"*Curfew shall not ring to-night*"

It was o'er—the bell ceased swaying,
And the maiden stepped once more
Firmly on the damp old ladder,
Where for hundred years before
Human foot had not been planted;
And what she this night had done,
Should be told in long years after—
As the rays of setting sun
Light the sky with mellow beauty,
Aged sires with heads of white,
Tell the children why the Curfew
Did not ring that one sad night.

O'er the distant hills came Cromwell;
Bessie saw him, and her brow,
Lately white with sickening terror,
Glows with sudden beauty now;
At his feet she told her story,
Showed her hands all bruised and torn;
And her sweet young face so haggard,
With a look so sad and worn,
Touched his heart with sudden pity—
Lit his eyes with misty light;
"Go, your lover lives!" cried Cromwell;
"Curfew shall not ring to-night."

TOO LATE I STAYED.

WILLIAM R. SPENCER.

TOO late I stayed,—forgive the crime!
Unheeded flew the hours:
How noiseless falls the foot of Time,
That only treads on flowers!

And who, with clear account, remarks
The ebbings of his glass,
When all its sands are diamond sparks,
That dazzle as they pass?

Oh, who to sober measurement
Time's happy swiftness brings,
When birds of paradise have lent
Their plumage to his wings?

FAIRIES' SONG.

HOMAS RANDOLPH (Latin). Translation of LEIGH HUNT.

WE the fairies blithe and antic,
Of dimensions not gigantic,
Though the moonshine mostly keep us,
Oft in orchards frisk and peep us.

Stolen sweets are always sweeter;
Stolen kisses much completer;
Stolen looks are nice in chapels;
Stolen, stolen be your apples.

When to bed the world are bobbing,
Then 's the time for orchard-robbing;
Yet the fruit were scarce worth peeling
Were it not for stealing, stealing.

BREATHES THERE THE MAN.

SIR WALTER SCOTT.

BREATHES there the man with soul so dead
Who never to himself hath said,
This is my own, my native land!
Whose heart hath ne'er within him burned,
As home his footsteps he hath turned
From wandering on a foreign strand!
If such there breathe, go, mark him well;
For him no minstrel raptures swell;
High though his titles, proud his name,
Boundless his wealth as wish can claim,
Despite those titles, power, and pelf,
The wretch, concentred all in self,
Living, shall forfeit fair renown,
And, doubly dying, shall go down
To the vile dust from whence he sprung,
Unwept, unhonored, and unsung

WIDOW BEDOTT TO ELDER SNIFFLES.

FRANCES MIRIAM WHITCHER.

From the "Widow Bedott Papers."

O REVERENT sir, I do declare
It drives me most to frenzy,
To think of you a lying there
Down sick with influenzy.

A body 'd thought it was enough
To mourn your wive's departer,
Without sich trouble as this ere
To come a tollerin' arter.

But sickness and affliction
Are sent by a wise creation,
And always ought to be underwent
By patience and resignation.

Oh, I could to your bedside fly,
And wipe your weeping eyes,
And do my best to cure you up,
If 't would n't create surprise.

It 's a world of trouble we tarry in,
But, Elder, don't despair;
That you may soon be movin' again
Is constantly my prayer.

Both sick and well, you may depend
You'll never be forgot
By your faithful and affectionate friend,
PRISCILLA POOL BEDOTT.

RAIN ON THE ROOF.

COATES KINNEY.

WHEN the humid showers gather over all the starry spheres,
And the melancholy darkness gently weeps in rainy tears,
'Tis a joy to press the pillow of a cottage chamber bed,
And listen to the patter of the soft rain overhead.

Every tinkle on the shingles has an echo in the heart,
And a thousand dreary fancies into busy being start;
And a thousand recollections weave their bright hues into woof,
As I listen to the patter of the soft rain on the roof.

There in fancy comes my mother, as she used to years agone,
To survey the infant sleepers ere she left them till the dawn.
I can see her bending o'er me, as I listen to the strain
Which is played upon the shingles by the patter of the rain.

Then my little seraph sister, with her wings and waving hair,
And her bright-eyed, cherub brother—a serene, angelic pair—
Glide around my wakeful pillow with their praise or mil reproof,
As I listen to the murmur of the soft rain on the roof.

And another comes to thrill me with her eyes' delicious blue.
I forget, as gazing on her, that her heart was all untrue.
I remember that I loved her as I ne'er may love again,
And my heart's quick pulses vibrate to the patter of the rain.

There is naught in art's bravuras that can work with such a spell,
In the spirit's pure deep fountains, whence the holy pas sions swell,
As that melody of nature—that subdued, subduing strain,
Which is played upon the shingles by the patter of the rain!

THE LANDING OF THE PILGRIM FATHERS.

BY FELICIA HEMANS.

THE breaking waves dashed high
On a stern and rock-bound coast,
And the woods against a stormy sky
Their giant branches tossed;

And the heavy night hung dark
The hills and waters o'er,
When a band of exiles moored their bark
On the wild New England shore.

Not as the conqueror comes,
They, the true-hearted, came;
Not with the roll of the stirring drums,
And the trumpet that sings of fame:

Not as the flying come,
In silence and in fear;—
They shook the depths of the desert gloom
With their hymns of lofty cheer.

Amidst the storm they sang,
And the stars heard, and the sea;
And the sounding aisles of the dim woods rang
To the anthem of the free.

The ocean eagle soared
  From his nest by the white waves' foam.
And the rocking pines of the forest roared,—
  This was their welcome home.

There were men with hoary hair
  Amidst that pilgrim-band:
Why had they come to wither there,
  Away from their childhood's land?

There was woman's fearless eye,
  Lit by her deep love's truth;
There was manhood's brow serenely high,
  And the fiery heart of youth.

What sought they thus afar?
  Bright jewels of the mine?
The wealth of seas, the spoils of war?—
  They sought a faith's pure shrine!

Ay, call it holy ground,
  The soil where first they trod;
They have left unstained what there they found,—
  Freedom to worship God.

LOVE'S PHILOSOPHY.

PERCY BYSSHE SHELLEY.

THE fountains mingle with the river,
  And the rivers with the ocean;
The winds of heaven mix forever,
  With a sweet emotion;
Nothing in the world is single;
  All things by a law divine
In one another's being mingle:—
  Why not I with thine?

See! the mountains kiss high heaven,
  And the waves clasp one another;
No sister flower would be forgiven
  If it disdained its brother;
And the sunlight clasps the earth,
  And the moonbeams kiss the sea;—
What are all these kissings worth,
  If thou kiss not me?

JOHN ANDERSON, MY JO.

ROBERT BURNS.

JOHN ANDERSON, my jo, John.
  When we were first acquent,
Your locks were like the raven,
  Your bonnie brow was brent;
But now your brow is beld, John,
  Your locks are like the snaw;
But blessings on your frosty pow,
  John Anderson, my jo.

John Anderson, my jo, John,
  We clamb the hill thegither;
And mony a canty day, John,
  We've had wi' ane anither.
Now we maun totter down, John,
  But hand in hand we'll go;
And sleep thegither at the foot,
  John Anderson, my jo.

HOME, SWEET HOME.

JOHN HOWARD PAYNE.

MID pleasures and palaces though we may roam,
  Be it ever so humble there's no place like home!
A charm from the skies seems to hallow us here,
Which, seek through the world, is ne'er met with elsewhere.
  Home! home! sweet, sweet home!
  There's no place like home!

An exile from home, splendor dazzles in vain!
Oh, give me my lowly thatched cottage again!
The birds singing gayly that came at my call;—
Give me them! and the peace of mind dearer than all!
  Home! home, &c.

ELEGY IN A COUNTRY CHURCH-YARD.

THOMAS GRAY.

THE curfew tolls the knell of parting day:
  The lowing herd winds slowly o'er the lea:
The plowman homeward plods his weary way,
  And leaves the world to darkness, and to me

Now fades the glimm'ring landscape on the sight,
  And all the air a solemn stillness holds,
Save where the beetle wheels his droning flight,
  And drowsy tinklings lull the distant folds:

Save, that from yonder ivy-mantled tower,
  The moping owl does to the moon complain
Of such as, wand'ring near her secret bower,
  Molest her ancient, solitary reign.

Beneath those rugged e'ms, that yew-tree's shade,
  Where heaves the turf in many a mold'ring heap,
Each in his narrow cell forever laid,
  The rude forefathers of the hamlet sleep.

The breezy call of incense-breathing morn,
  The swallow, twitt'ring from the straw-built shed,
The cock's shrill clarion or the echoing horn,
  No more shall rouse them from their lowly bed.

For them no more the blazing hearth shall burn,
  Or busy housewife ply her evening care;
Nor children run to lisp their sire's return,
  Or climb his knees the envied kiss to share.

Oft did the harvest to their sickle yield:
  Their furrow oft the stubborn glebe has broke:
How jocund did they drive their team afield!
  How bowed the woods beneath their sturdy stroke!

Let not ambition mock their useful toil,
  Their homely joys, and destiny obscure;
Nor grandeur hear, with a disdainful smile,
  The short and simple annals of the poor.

The boast of heraldry, the pomp of power,
  And all that beauty, all that wealth e'er gave,
Await, alike, the inevitable hour:
  The paths of glory lead but to the grave.

Nor you, ye proud, impute to these the fault,
  If mem'ry o'er their tomb no trophies raise,
Where, through the long-drawn aisle and fretted vault,
  The pealing anthem swells the note of praise.

Can storied urn or animated bust
  Back to its mansion call the fleeting breath?
Can honor's voice provoke the silent dust,
  Or flattery soothe the dull, cold ear of death?

Perhaps, in this neglected spot, is laid
  Some heart once pregnant with celestial fire:
Hands that the rod of empire might have swayed
  Or waked to ecstasy the living lyre.

But knowledge to their eyes her ample page,
  Rich with the spoils of time, did ne'er unroll;
Chill penury repressed their noble rage,
  And froze the genial current of the soul.

Full many a gem of purest ray serene,
  The dark, unfathom'd caves of ocean bear;
Full many a flower is born to blush unseen,
  And waste its sweetness on the desert air.

Some village Hampden, that, with dauntless breast,
  The little tyrant of his field withstood:
Some mute, inglorious Milton here may rest:
  Some Cromwell, guiltless of his country's blood

The applause of list'ning senates to command,
  The threats of pain and ruin to despise,
  o scatter plenty o'er a smiling land,
  And read their hist'ry in a nation's eyes,

Their lot forbade; nor, circumscribed alone
  Their glowing virtues, but their crimes confined!
Forbade to wade through slaughter to a throne,
  And shut the gates of mercy on mankind:

The struggling pangs ot conscious truth to hide:
  To quench the blushes of ingenuous shame;
Or heap the shrine of luxury and pride,
  With incense kindled at the muse's flame.

Far from the madding crowd's ignoble strife,
  The sober wishes never learn'd to stray:
Along the cool, sequestered vale of life,
  They kept the noiseless tenor of their way

Yet e'en those bones, from insult to protect,
  Some frail memorial still, erected nigh,
With uncouth rhymes and shapeless sculpture deck'd,
  Implores the passing tribute of a sigh.

Their names, their years, spell'd by the unletter'd muse,
  The place of fame and elegy supply;
And many a holy text around she strews,
  Teaching the rustic moralist to die.

For who to dumb forgetfulness a pray,
  This pleasing, anxious being e'er resign'd:
Left the warm precincts of the cheerful day,
  Nor cast one longing, ling'ring look behind?

On some fond breast the parting soul relies:
  Some pious drops the closing eye requires:
E'en from the tomb the voice of nature cries,
  E'en in in our ashes live their wonted fires.

For thee, who, mindful of the unhonor'd dead,
  Dost in these lines their artless tale relate,
If, chance, by lonely contemplation led,
  Some kindred spirit shall inquire thy fate.

Haply some hoary-headed swain may say,
  "Oft have we seen him at the peep of dawn,
Brushing, with hasty step, the dews away,
  To meet the sun upon the upland lawn.

There, at the foot of yonder nodding beech,
  That wreathes its old, fantastic roots so high,
His listless length, at noontide would he stretch,
  And pore upon the brook that bubbles by.

Hard by yon wood, now smiling as in scorn,
  Mutt'ring his wayward fancies, he would rove:
Now, drooping, woeful, wan, like one forlorn,
  Or crazed with care, or cross'd in hopeless love.

One morn, I miss'd him on the accustom'd hill,
  Along the heath, and near his fav'rite tree:
Another came; nor yet beside the rill,
  Nor up the lawn, nor at the woods was he.

The next, with dirges due, in sad array,
  Slow through the church yard path, we saw him borne
Approach, and read (for *thou canst* read) the lay,
  'Graved on the stone beneath yon aged thorn."

———

THE EPITAPH.

Here rests his head upon the lap of earth,
  A youth to Fortune, and to Fame, unknown:
Fair Science frown'd not upon his humble birth
  And Melancholy marked him for her own.

Large was his bounty, and his soul, sincere:
  Heaven did a recompense as largely send:
He gave to Mis'ry all he had,—a tear:
  He gain'd from Heav'n—'t was all he wish'd—a friend.

No further seek his merits to disclose,
  Or draw his frailties from their dread abode:
(There they alike in trembling hope repose,)
  The bosom of his Father, and his God.

not liable for the debts of the wife contracted before marriage, but the separate property of the wife is liable for all such debts. She may by contract make herself liable so as to charge her separate estate. She may dispose of her separate property by will.

WILLS.--Every will must be in writing, signed by the testator or by some person under his direction and in his presence, and must be attested by two or more competent witnesses at his request, and in his presence, and in the presence of each other. Wills are first recorded in probate clerk's office. They must be recorded in all counties where there is any real estate conveyed by the will.

MECHANICS' AND ARTISANS' LIENS.—Any person performing labor or furnishing material to the amount of twenty-five dollars for the construction or repairing of any building or other superstructure, has a lien on the same for the labor done or material furnished. Any person performing labor or furnishing materials for the improvement or development of any quartz lode, claim, or mine, or upon any building lot in any city or town, or upon the street in front of the same, has a lien thereon; as also upon any bridge, ditch, flume, or aqueduct to create hydraulic power for mining purposes. Any artisan or mechanic who may alter or repair any article of personal property has a lien thereon, and may hold and retain the possession of the same until his reasonable and just charges are paid, and if they are not paid within two months after the work is done, he may sell the same at public auction by giving three weeks' notice of sale by advertisement. A party to avail himself of the benefits of his lien must file with the county recorder, within sixty days after the completion of the building, a verified account of the demands due him, together with a description of the property charged with the lien. If the party be a sub-contractor, journeyman, or person other than the contractor, the account must be filed within thirty days after the work was done or materials furnished, and within five days thereafter he must serve a copy on the owner of the property or his agent. The lien expires after six months unless a credit be given or suit brought to enforce the same; and continues in force two years from the time the work was completed, and no longer. A lien is allowed upon an express contract in writing.

MONTANA.

CHATTEL MORTGAGES.—A chattel mortgage is not good against the rights of third parties unless possession is delivered to mortgagee, or the mortgage is acknowledged and recorded, expressly providing that the mortgagor may retain possession. Such mortgage must be recorded in the county where mortgagor resided when the same was made, and is good for one year from date of record. A person selling mortgaged chattels during the continuance of the lien forfeits to the purchaser twice the value thereof, and by Act February 11, 1876, is guilty of misdemeanor, and may on conviction, be fined not less than fifty dollars, nor more than five hundred dollars.

DEEDS.—Every conveyance in writing of or affecting real property must be acknowledged or proved and certified same as in Dakota. The wife must be examined and made acquainted with the contents of said instrument, separate, apart from, and without the hearing of her husband, that she executed the same freely and voluntarily, without fear or compulsion, or undue influence of her husband, and that she does not wish to retract the execution of same. The law of dower is virtually abolished.

RIGHTS OF MARRIED WOMEN.--The property of a married woman, owned before marriage, and any acquired after marriage by gift, grant, devise, descent, or otherwise, and the use, increase, and profits thereof, is exempt from debts or liabilities of husband except for necessaries for the benefit of herself and children under eighteen years of age. But such property so claimed must be set forth in a list to be recorded with the register of deeds in the county where she resides. By act of February 4, 1874, a married woman may become a sole trader by making, acknowledging, and recording with county recorder of deeds her intention so to do, and setting forth the nature of the business that she intends to transact. If the amount by her invested in business exceeds ten thousand dollars, the declaration must contain a statement under oath that the surplus above ten thousand dollars did not come from any funds belonging to her husband. Such married woman is responsible for the maintenance of her children. The husband is not liable for any debts contracted in the course of business done by his wife, except by special consent in writing. The law of *dower* is virtually repealed by the Probate Act, which gives to surviving husband or wife one-half in fee if there are no children; if there are children, then one-third in fee. Probate Practice Act, 1877. In the Probate Practice Act, Feb. 16, 1877, § 550, it is provided that upon the death of the wife the entire community property belongs to husband without administration, except such portion as has been set apart by judicial decree for her support. This she may dispose of by will, and it goes to her heirs exclusive of her husband. Section 551 of same act provides, that upon the death of the husband one-half of the community property goes to the surviving wife and the other half is subject to the husband's testamentary disposition.

WILLS.—All wills must be in writing, signed by the testator, or by some one in his presence, and by his express direction, attested and subscribed in his presence by two or more competent witnesses. A married woman may by will dispose of any property, real or personal, held by her or to which she is entitled in her own right.

MECHANICS' LIENS.—Mechanics, laborers, and all others who contribute to the construction, repairing, or improving of any kind of property, have a lien thereon for their demand. If the claimant is an original contractor, he must file his account, with a description of the property upon which lien is claimed, with the county recorder of the county wherein the property is situate, within ninety days from the date of the last item; if a sub-contractor, he must file a copy of his settlement with the contractor, in the county recorder's office, with description of property, etc., within thirty days from the date of last item. The sub-contractor should, prior to doing the work or furnishing the articles, or at that time, notify the proprietor or his agent of his intentions, and the probable value of the work to be done or materials furnished. All liens filed within thirty days after filing the first lien are entitled to share alike. Those filed after thirty days and within sixty days are of the second class, and share alike after those of the first class are satisfied. Suit must be commenced within one year from date of filing, or lien is lost, and in case of sub-contractors, within ninety days.

NEW MEXICO.

CHATTEL MORTGAGES.—All personal property except growing crops is subject to mortgage. Such mortgage, if not accompanied by an immediate delivery and actual and continued change of possession, is void as against creditors of the mortgagor, and subsequent purchasers and mortgagees in good faith, unless the mortgage or a copy thereof be deposited forthwith in the office of the recorder of the county where the mortgaged property shall then be situated. And is void as to such creditors, purchasers, and mortgagees after the expiration of one year from the filing thereof, unless within thirty days from the expiration of one year, and each year thereafter, the mortgagee, his agent, or attorney, shall make and file with such mortgage an affidavit exhibiting the interest of the mortgagee in the mortgaged property at the time of such filing; and if such mortgage is to secure the payment of money, the amount remaining due. A copy of such mortgage, or of a copy thereof and of any such affidavit certified by the recorder in whose office the same shall be filed, shall be received as evidence that the same was received and filed, according to the indorsement of the recorder thereon. In the absence of a stipulation to the contrary, the mortgagor shall have the right to the possession thereof.

DEEDS must be in writing, signed, sealed (a scroll is a seal), and duly proved or acknowledged, and duly recorded in the county where the real estate is situate. Acknowledgments may be made, as in Dakota. A married woman may convey her real estate by a conveyance executed by herself and her husband, and the acknowledgment made by her must show that she was personally known to the officer taking the same, or

her identity proven by at least two reliable witnesses, and that she was informed of the contents of the conveyance, and that she confessed on an examination independent of, separate and apart from, her husband, that she executed such conveyance voluntarily and without compulsion or the illicit influence of her husband. The husband must join, and the acknowledgment be in the form below, otherwise no title passes even as against herself. The examination of the wife separate, apart, and independent of her husband is necessary, but she need only join with her husband when the property is her own, or when she has an interest therein in her own right independent of her husband.

RIGHTS OF MARRIED WOMEN.—Married women are the sole owners of the property they inherit or bring into the marriage community, but can convey their real estate only by joining in a deed with their husbands. The husband has the control and management of his wife's property, and the proceeds become their joint property. The wife has no dower whatever except her private property, which is the first deduction from an estate, and has precedence over all other creditors as an implied privileged mortgage. After paying off all the debts the remainder of the property is divided equally between the husband's estate and his wife, this being called the "acquest property," and under the laws belongs to the two, the relation of husband and wife to each other, with reference to property, being almost identical with that of equal partners. After giving to the wife one half aforesaid, the remainder is divided by giving to the wife one fourth thereof, first deducting sufficient to pay off any legacies. The wife becomes heir to all the acquest property if the husband dies without issue. A wife's separate property is not liable for debts contracted by her as agent for her husband for the support of herself and children, nor for the expenses of the family in any case.

WILLS may be either written or verbal. When in writing they shall be signed by the testator, or if he be unable to write he may request some reliable person to sign for him; and the will shall be attested by three or more able and qualified witnesses, who shall have the same qualifications as witnesses before a court of law. Verbal wills must be proved by five witnesses, two of whom must swear that the testator was at the time of making his will in possession of a sound mind and entire judgment. The witnesses must all be present, see and hear the testator speak, and each and every one of them shall understand clearly and distinctly every part of the will. All written wills are irrevocable, except by specially mentioning it in a subsequent will and either setting it out in full or by stating that he would have repeated it verbatim, could he have remembered it, and declaring that he thereby revokes the same. The probate judges have power to qualify and approve wills after hearing the evidence of the witnesses who attest the will, and any other facts connected with the execution of it.

MECHANICS' AND OTHER LIENS.—A person who performs work, or furnishes materials for the erection or repair of any building, has a lien upon such building and the land upon which the same is situate, for the value of such work or material, provided he shall file in the office of the county clerk within sixty days after the work is done or material furnished, a just and true account of the amount due him, verified by oath of himself or some other person, with a true description of the property to be charged with such lien. Suit to enforce such lien must be commenced within one year from the time the payment should have been made or becomes due, otherwise the lien is discharged. Artizans and mechanics have a lien on articles made or repaired by them for the amount due for the work. Landlords have a lien on the property of their tenants in the premises rented for rent due. Innkeepers have a lien on the baggage and other property of their guests which may be upon the premises, for the amount due for board or lodging.

UTAH.

CHATTEL MORTGAGES. This territory has no statutes concerning chattel mortgages. To make a mortgage on chattels of any avail it must be accompanied by their delivery to the mortgagee, who must keep them in his possession, as in cases of pledge.

DEEDS must be written, signed, sealed (a scroll is sufficient), and attested by one credible witness, and acknowledged or proved. A deed must be recorded in the recorder's office of the proper county. Acknowledgment in the Territory or other States and countries as in Dakota. A married woman may convey her real estate as if a *femme sole.* Dower is abolished

RIGHTS OF MARRIED WOMEN.—All property owned by either the husband or wife before marriage, and that acquired afterward by gift, bequest, devise, or descent, is the separate property of each, and may be held, managed, controlled, transferred, and disposed of without limitation or restriction by reason of coverture. And either may sue or be sued at law.

WILLS.—A will must be in writing, subscribed by the testator, and attested by at least two witnesses in the presence of the testator and of each other. All wills executed according to the law of the State or country where made may be admitted to probate here. Married women may make wills as if *femme sole.*

MECHANICS' LIEN.—Any person who performs any labor upon, or furnishes materials for the construction or repairs of any building or other improvement, may have a lien therefor on such building or improvement, and on the right of possession of the ground on which the same is situate, by filing in the recorder's office at any time within three months after the labor performed or material is furnished, or after the completion of such building or improvement, a notice of intention to hold such lien, stating amount and description of the property. Lien expires after one year from the completion of the building, etc., unless suit be brought. But if the amount be not due before such year expires, then suit may be brought within three months after it becomes due. This lien has precedence of all other liens after the commencement of the building, except taxes. Any sub-contractor, journeyman, or laborer thereon may give notice in writing to the owner, stating the amount due from the contractor, and hold such owner liable to the extent of what he owes the contractor at time of notice, and recover the same by action commenced within one year from date of notice.

MINER'S LIEN.—Any person performing work on, or furnishing materials for any mine, under contract with owner of interest therein, may have a lien on such mine or such owner's interest at time of making such contract, to be enforced as prescribed in the mechanic's lien law.

WASHINGTON.

CHATTEL MORTGAGES.—A mortgage of personal property is void as against creditors of the mortgagor and subsequent purchasers and incumbrancers for value unless accompanied by the affidavit of all the parties thereto that it is made in good faith, and without design to hinder, delay, or defraud creditors, and acknowledged and recorded in like manner as conveyances of real estate. In a mortgage of property exempt from execution the wife must join. There is no statute or decision permitting or prohibiting the mortgage of a stock-in-trade, but such a mortgage would prevent the mortgagor from selling any part of the stock.

DEEDS must be in writing, signed and sealed (a scrawl is a seal) by the maker thereof, witnessed by two witnesses. Acknowledgments may be made as in Dakota, both in the Territory, other States or foreign countries. A married woman shall not be bound by any deed affecting her real estate or releasing dower, unless she is joined in the conveyance by her husband, and shall, upon examination by the officer taking the acknowledgment, separate and apart from her husband, acknowledge that she executed the deed of her own free will, and without fear of or coercion by her husband. The officer must certify that he has made known to her the contents of the deed. Dower and tenancy by the courtesy are abolished.

RIGHTS OF MARRIED WOMEN.—A married woman may sue and be sued without joining her husband, when the action concerns her separate property, or her right or claim to the homestead property, when she is living separate and apart from her husband, or when the action is between herself and her husband. If a husband and wife be sued together she may defend for her own right, and for his also if he neglects to do so. All property, both real and personal, owned by the wife before marriage, and that acquired afterward by gift, devise, or descent, is her separate property. Property thus acquired by the husband constitutes his separate property. All property acquired during marriage except by gift, devise, or descent constitutes their common property. The husband has the management and control of the separate property of the wife during marriage, but cannot sell or convey such property or any interest therein without she joins in the conveyance and acknowledges as in deeds to land. If the wife has just cause to apprehend that her husband will waste or mismanage her estate, she may by application to the district court obtain the appointment of a trustee. The separate property of the wife is liable to be seized upon execution, and sold to pay the debts of the husband unless she shall have signed, acknowledged, and filed and recorded in the office of the auditor of the county where the land is situated an inventory thereof. This does not apply to money in specie, unconverted. The separate property of the wife, when recorded as aforesaid, is not liable for debts contracted by her for the support of herself and family.

WILLS.—Every will shall be in writing, signed by the testator, or by some person under his direction, and shall be attested by two or more competent witnesses, subscribing their names in the presence of the testator. A nuncupative will, when the estate bequeathed exceeds two hundred dollars in value, must be proved by two witnesses who were present at the making thereof, and the testator must have, at the time, bid some person present to bear witness that such was his will, and such nuncupative will must have been made at the time of his last sickness, and at his dwelling-house, or where he had been residing ten days or more, except where such person was taken sick from home and died before his return. This statute does not apply to soldiers or sailors. Proof of any nuncupative will must be offered within six months after the speaking of the testamentary words.

MECHANICS' LIENS.—Every person performing labor upon saw-logs, spars, timber, or lumber, has a lien thereon for his wages, and the owner of land upon which he permits others to cut timber, has a lien for the value thereof upon the manufactured timber. A person claiming the benefit of such lien must file a notice of lien for record in the office of the county auditor within sixty days from the time the lien accrued, and commence proceedings to enforce the lien within four months thereafter. Every building, together with the interest of the owner in the land on which it is erected, wharf, bridge, railway, or other work of internal improvement, shall be liable for the payment of any labor performed, or materials furnished in its construction or repairs. In cases of insolvency, wages of laborers, servants, mechanics, and others to the amount of one hundred dollars each, and all moneys earned therein within sixty days previously, are preferred claims. A farm laborer engaged in tilling the soil and raising crops, has a lien on the crops for the payment of his wages, except that where the land is cultivated by a tenant for a share of the crop, the landlord's share shall not be liable to the lien. The lien must be filed and enforced as in other cases.

WYOMING.

CHATTEL MORTGAGES.—Mortgages of personal property must be executed and acknowledged in the same manner as conveyances of real estate; and, unless accompanied by an immediate delivery, and followed by an actual and continued change of possession of the property mortgaged, are absolutely void as against sureties and subsequent *bona fide* purchasers, unless such mortgage be recorded in the office of the county clerk of the county where the property is situated. When duly executed, acknowledged, and recorded, the mortgage is valid as against third persons for the term for which it is given and for two months thereafter; but the mortgage remains of full force and effect as between the parties thereto until the statute of limitation runs. When the mortgage is duly recorded the mortgagor may retain possession of the mortgaged property, but it is made a felony to sell the same, or to remove the property out of the county, without the consent of the mortgagee, the penalty being imprisonment in the penitentiary not exceeding ten years.

DEEDS must be made in writing under seal (a scrawl is sufficient), attested by two witnesses, acknowledged before some person authorized by law to take acknowledgments of deeds, as in Dakota Territory. They must be recorded in the office of the register of deeds of the county where the lands lie, within three months of the date of such instrument. A married woman may by deed or mortgage convey her real estate in like manner as she might do if she were a *femme sole*.

RIGHTS OF MARRIED WOMEN.—The rights of a married woman in this Territory are very nearly the same as those of an unmarried woman, as respects her property, both real and personal. She may make a will, sue and be sued, make contracts, carry on a trade or business, retain her own earnings, and hold property, real or personal, with the rents and profits of the same, in her own name, free from the control or interference of her husband, the same as though she were sole and unmarried. And her property is exempt from execution or attachment for the debts of her husband. She has also all the rights of an elector, and may hold office and vote at all elections in the same manner as other electors. She may not, however, be appointed administratrix or hold that trust after marriage. Dower and tenancy by the courtesy are abolished in this Territory and in lieu thereof the statute of distribution, gives to the surviving husband or wife the entire estate of the deceased, real and personal, after payment of debts, provided the same does not exceed the sum of ten thousand dollars.

WILLS.—No statutory regulations exist in this Territory as to the execution or proof of wills. A compliance with the common law is all that is required as to wills executed either in or out of the Territory. Wills must be proved and allowed in the probate courts, in the county where the deceased resided; or, in case of non-residence, in the county where his real estate, or a part thereof, may be situate.

MECHANICS' LIENS.—Mechanics and material-men have a lien for labor and materials employed or used in the erection or repair or buildings. The claim therefor must be made out and filed in sixty days from the time the work is finished or the last item of material furnished, and proceedings to forclose the lien must be commenced in one year. Any person performing any work in the making or repair of any article of personal property has a lien on the same for his charges.

SPECIMENS OF HANDWRITING,

Showing the improvement, by home practice, of those following the

SELF-TEACHING SYSTEM,

As given in this book and "Gaskell's Compendium." These are selected from hundreds of others.

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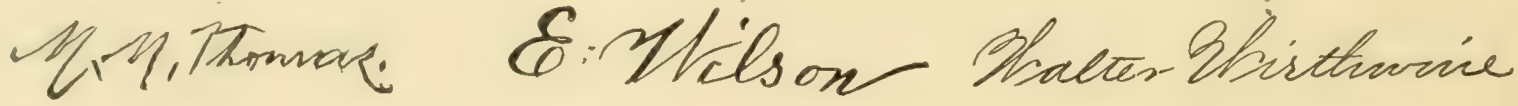

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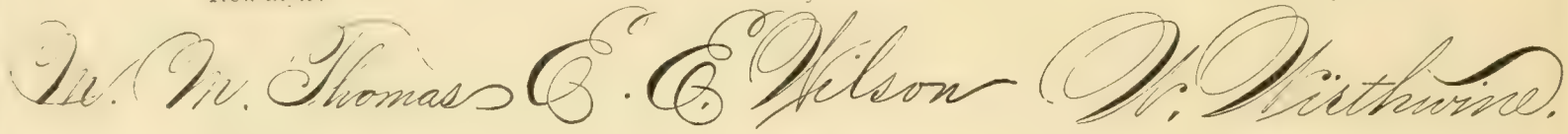

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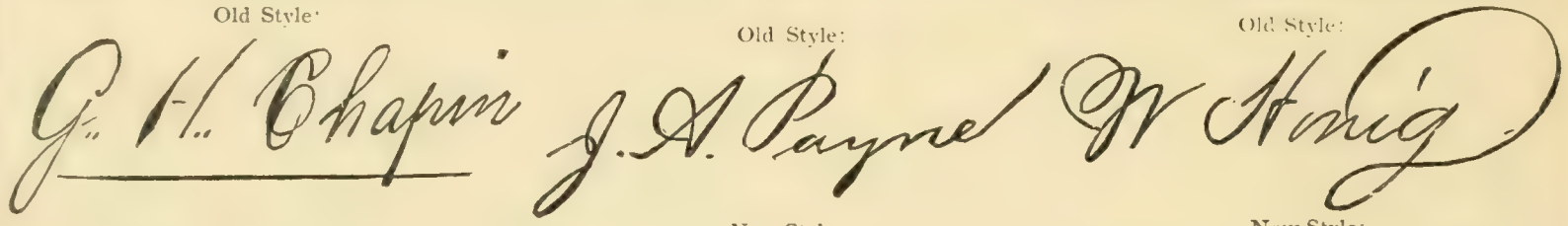

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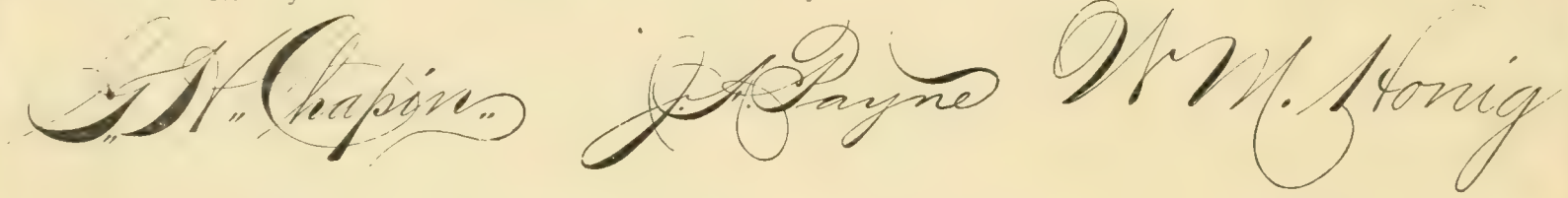

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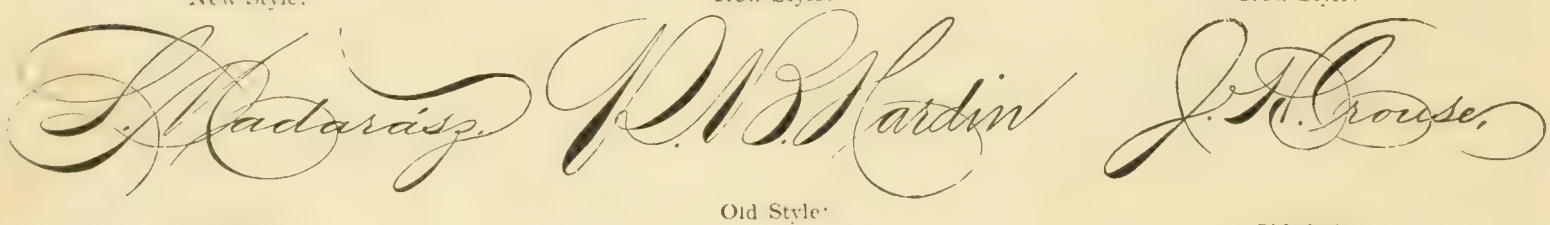

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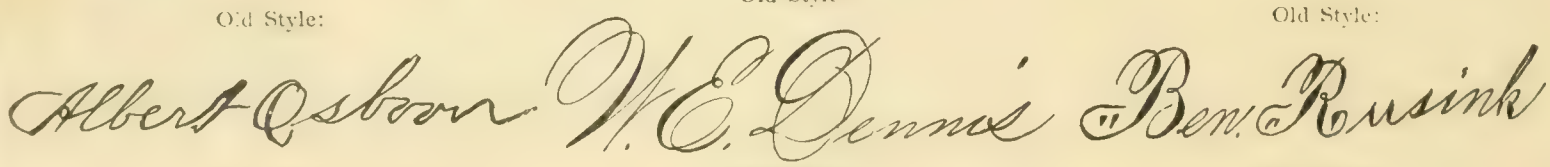

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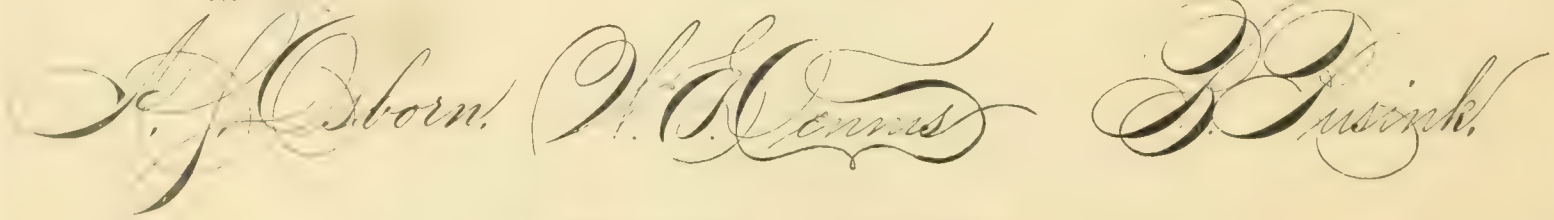

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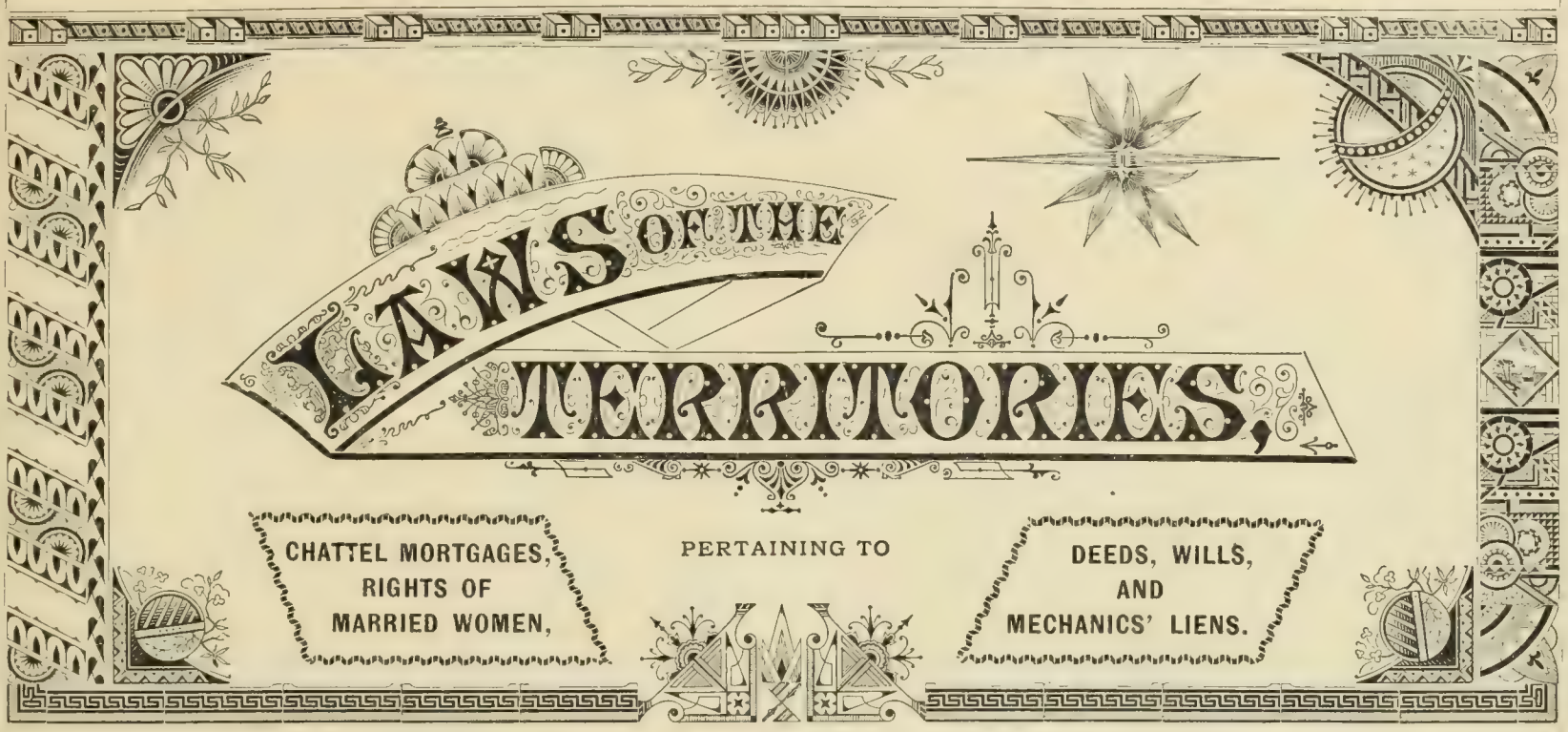

ARIZONA.

CHATTEL MORTGAGES.—The statute authorizes the making of chattel mortgages upon certain classes of personal property enumerated in the act, provided the mortgage be executed and recorded in the manner prescribed by the act; and declares that no chattle mortgage shall be valid (except between the parties thereto) unless the same shall have been made, executed, and recorded in conformity to the provisions of the act, provided, however, that if the mortgagee receives and retains actual possession of the property mortgaged, he may omit the recording of his mortgage.

DEEDS must be acknowledged, proved, or certified to in the manner as specified in Law of Deeds in Dakota. The wife must be examined separate, apart from, and without the hearing of her husband, and must acknowledge that the act is free and voluntary, and without fear or compulsion or under influence of her husband, and that she does not wish to retract the influence of the same. Right of dower and courtesy are abolished.

RIGHTS OF MARRIED WOMEN.—All property of the wife owned by her before marriage, and that acquired afterward by gift, bequest, devise, or descent, shall be her separate property. The husband shall have the management and control of the separate property of the wife, but no sale or alienation thereof can be made, nor can it be incumbered, unless by an instrument in writing, signed by both husband and wife and acknowledged by her upon an examination separate and apart from her husband, before a justice of the supreme court, probate judge, or notary public, or if executed out of the Territory, before some judge of a court of record or before a commissioner appointed under the authority of this Territory to take acknowledgments of deeds. But the act of January 23, 1871, provides that "married women of the age of twenty-one years and upward shall have the sole and exclusive control of their separate property, and may convey and transfer lands or any estate or interest therein, vested in or held by them in their own right, and without being joined by the husband in such conveyance, as fully and perfectly as they might do if unmarried." The separate property of the wife is not liable for her husband's debts although it is liable for her own debts. Married women may become sole traders and carry on business in their own names. They may sue and be sued concerning their separate property as though unmarried. Marriage contracts may be recorded in the office of the county recorder, and such record imports constructive notice of their contents. An inventory of the separate property of the wife acknowledged or proved in the manner required by law for the acknowledgment or proof of conveyances of real estate, and recorded in the office of the county recorder wherein the parties reside and the filing of such inventory in the recorder's office, shall be notice of the title of the wife.

WILLS to be valid must be in writing, signed by the testator or by some person in his presence and by his express diction, and attested and subscribed in the presence of the testator and of each other by two or more competent witnesses, except for nuncupative wills, in which the value of the estate bequeathed shall not exceed three hundred dollars, and proved by two competent witnesses. And except in cases of any soldier being in actual military service, or of any mariner being on shipboard, who may dispose of their wages and other personal estate by nuncupative wills, the statute provides in great detail the manner in which wills shall be executed.

LIEN LAW.—Artisans, builders, mechanics, lumber merchants, and all others performing labor or furnishing material for the construction or repair of any building, wharf, or other superstructure, have a lien upon the interest therein of the party for whom the labor is done or material furnished, to secure the payment therefor; and any mechanic or artisan who shall make, alter, or repair any article of personal property at the request of the owner, or legal possessor thereof, has a lien thereon to secure his just charges, and may hold possession of the property until paid. The statute provides in detail the mode of procedure to enforce these liens.

DAKOTA.

CHATTEL MORTGAGES.—A mortgage of personal property can be created, renewed, or extended only by a writing subscribed by the mortgagor. A mortgage of personal property is void as against creditors of the mortgagor, and subsequent purchasers and incumbrances of the property in good faith and for value, unless it is filed by depositing the original or an authenticated copy thereof, in the office of the register of deeds of the county where the property mortgaged or any part of it at such time situated. Mortgage must be renewed every three years. Mortgage must be signed by mortgagor in the presence of two persons, who must sign the same as witnesses thereto, and no further proof or acknowledgment is required.

DEEDS must be in writing, duly signed by the maker, and recorded with the register of deeds of the county in which the real property affected thereby is situate.

The proof or acknowledgment may be made at any place within this Territory, before a justice, clerk of the supreme court, or notary public, or may be made in the judicial district, county, subdivision, or city for which the officer was elected or appointed, before either a judge or clerk of a court of record, a mayor of a city, a register of deeds, or a justice of the peace.

If without the Territory but within the United States, and within the jurisdiction of the officer, before either a justice, judge, or clerk of any court of record of the United States; or of any State or Territory; a notary public, or any other officer of the State or Territory where the acknowledgment is made, authorized by its laws to take such proof or acknowledgment, or by a commissioner appointed for the purpose by the governor of this Territory, pursuant to the Political Code.

Without the United States, before either a minister, commissioner, or *charge d'affaires* of the United States, resident and accredited in the country where the proof or acknowledgment is made; a consul, vice-consul, or consular agent of the United States resident in the country where the proof or acknowledgment is made; a judge of a court of record of the country where such proof or acknowledgment is made; or a notary public of such country. When any of the officers above mentioned are authorized by law to appoint a depaty, the acknowledgment or proof may be taken by such deputy in the name of his principal. Proof of the execution of an instrument, when not acknowledged, may be made either by the party executing it, or either of them, or by a subscribing witness, or by other witnesses in certain cases. A conveyance by a married woman has no validity until acknowledged. Officers taking and certifying acknowledgments or proof of instruments for record must authenticate their certificates by affixing thereto their signatures, followed by the names of their offices; also their seals of office, if by the laws of the Territory, State, or country where the acknowledgment or proof is taken, or by authority of which they are acting, they are required to have official seals. Judges and clerks of courts of record must authenticate their certificates as aforesaid, by affixing thereto the seal of their proper court; and mayors of cities by the seal thereof. No certificate of the official character of the officer is needed, when the acknowledgment is taken out of the Territory.

Conveyance may be made by husband to wife, or wife to husband; all rights of dower or courtesy are abolished. The wife need not join in a conveyance of land belonging to her husband, nor is it necessary that the husband shall join in conveyance of land belonging to his wife; except homesteads, in which case, if the owner is married, and both husband and wife are residents of the Territory, both must concur in and sign the same joint instrument.

RIGHTS OF MARRIED WOMEN.—A married woman may own, in her own right, real, and personal property acquired by descent, gift, or purchase, and manage, sell, convey, and devise the same to the same extent as if she were unmarried. She may make contracts, incur liabilities, may buy and sell goods, give notes and other obligations, and sue and be sued, as if unmarried. Either husband or wife may enter into any engagement or transaction with the other, or with any other person, respecting property which either might enter into if unmarried. Real or personal property may be had jointly or in common by husband and wife; neither husband nor wife, as such, is answerable for the acts of the other. The earnings of the wife are not liable for the debts of the husband. The earnings and accumulation of the wife and of her minor children living with her or in her custody, while she is living separate from her husband, are the separate property of the wife. The husband or his separate property is not liable for the debts of the wife contracted before the marriage. The separate property of the wife is not liable for the debts of her husband, but is liable for her own debts contracted before or after marriage, although such property is not liable for debts contracted for the support of herself, her children, or the family, as her husband's agent. She may dispose of her separate estate by will.

WILLS.—Every will other than a noncupative will must be in writing, and every will other than a noncupative will and an olographic will must be executed and attested as follows: It must be subscribed at the end thereof by the testator himself, or by some person in his presence, and by his direction must subscribe his name thereto; the subscription must be made in the presence of attesting witnesses, or be acknowledged by the testator to them to have been made by him or by his authority; the testator must at the time of subscribing or acknowledging the same declare to the attesting witnesses that the instrument is his will. There must be two attesting witnesses. An olographic will must be entirely written, dated, and signed by the hand of the testator himself. It may be made in or out of the Territory. It is subject to no form, and need not be witnessed. Wills are recorded in the office of the probate judge.

MECHANICS' LIENS.—No person is entitled to a mechanic's lien who takes collateral security on the same contract. Every mechanic or other person who shall do any labor upon, or furnish any materials, machinery, or fixtures for any building, erection, or other improvements upon land, including those engaged in the construction or repair of any work of internal improvement, by virtue of any contract with the owner, his agent, trustee, contractor, or sub-contractor, upon complying with the provisions of this chapter, shall have, for his labor done, or materials, machinery, or fixtures furnished, a lien upon such building, erection, or improvement, and upon the land belonging to such owner, on which the same is situated, to secure the payment of such labor done, or materials, machinery, or fixtures furnished.

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CHATTEL MORTGAGES may be given upon all kinds of personal property; they must show the residence, the profession, trade, or occupation of the mortgagor and mortgagee, and the mortgagor must make affidavit thereto, that the mortgage is made in good faith and without any design to hinder, delay, or defraud creditors. When so made they must be recorded in the county where the mortgagor resides and also in the county where the property is located; unless otherwise stipulated, property will remain in possession of the mortgagor.

DEEDS must be in writing, signed, and sealed (a scroll will answer),—witnesses are not required,—and duly acknowledged or proved and certified to. Acknowledgments, same as in Dakota. A husband and wife may, by their joint deed, convey the real estate of the wife. The wife must be examined apart from, and without the hearing of her husband, and must acknowledge that the act is free and voluntary, and without fear or compulsion, or under influence of her husband, and that she does not wish to retract the execution of the same. No rights of courtesy or dower allowed.

RIGHTS OF MARRIED WOMEN.—All property, both real and personal, of the wife before marriage, and that acquired afterward, by gift, bequest, devise, or descent, is her separate property, and all the husband's his separate property. All other property acquired after marriage is common property. The wife must make, sign, acknowledge, and have recorded a complete inventory of her separate property in the office of the recorder of the county where the property is situated. The husband has the management and control of the wife's separate property during marriage, but cannot alienate nor create a lien or incumbrance on the same, except by instrument signed and acknowledged by both husband and wife. The district court may on application of wife appoint trustee to take charge of and manage her separate property, if husband mismanages or commits waste. The husband has entire management and control of common property and his own separate property, and the rents and profits of all the separate property of both husband and wife is deemed common property, unless expressly provided in the instrument of devise to the contrary. Upon dissolution of the community by death, half of the common property goes to survivor and half to descendants, if there are any; if not, all to the survivor. Upon dissolution by decree of court, the common property must be equally divided, unless the decree is granted upon the ground of adultery or extreme cruelty, when the division of the same is left to the discretion of the court granting the decree. The separate property of the husband is

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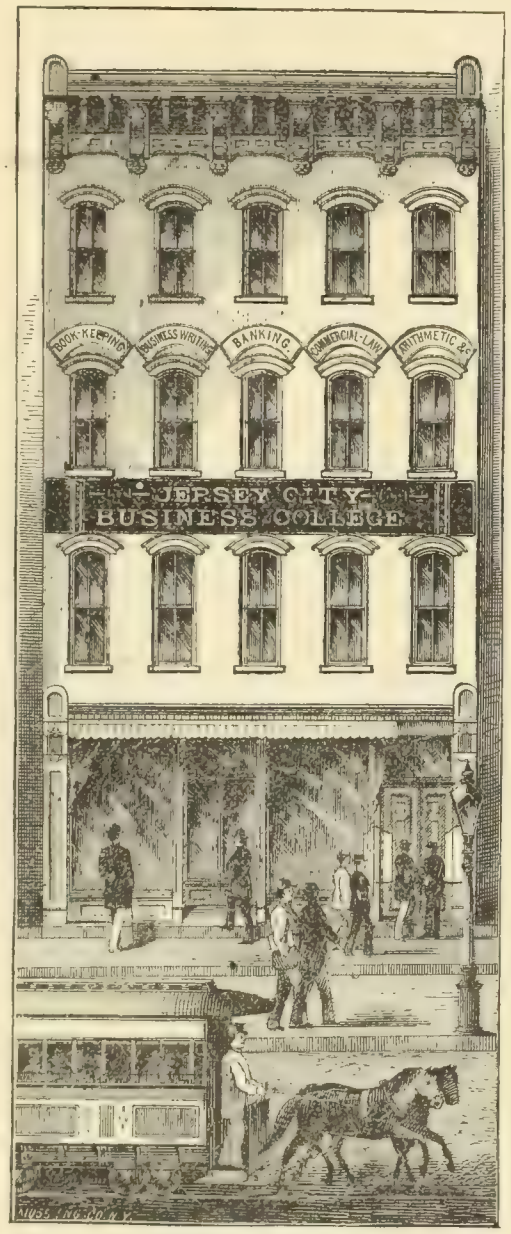

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